

For UPSC CSE



MONTHLY CURRENT AFFAIRS MAGAZINE



December 2025 (PRELIMS)

YOUR SIMPLIFIED GUIDE TO CURRENT AFFAIRS



A Note to Our Readers

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Each month, we present **two focused editions** - one dedicated exclusively to Prelims and the other exclusively to Mains. The content for the Prelims Magazine is carefully curated from authentic and diverse sources such as **The Hindu, Indian Express, Down To Earth, Press Information Bureau (PIB), All India Radio (AIR), DD News, and Economic and Political Weekly (EPW)**, ensuring coverage that is both relevant and reliable.

What makes this magazine stand apart is the **integration of Previous Year Questions (PYQs)**. Statements highlighted in orange are those that have appeared directly in UPSC Prelims, and the related PYQs are compiled at the end of the magazine for you to attempt as a test.

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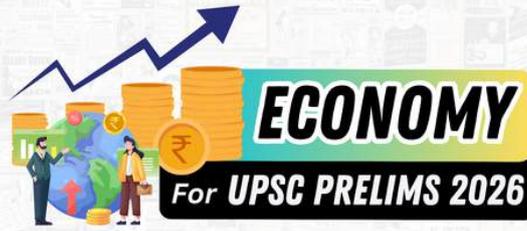


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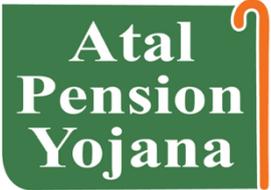
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SCHEMES

1) Atal Pension Yojana

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| <p>About</p>  | <ul style="list-style-type: none"> Atal Pension Yojana (APY) is a voluntary, contributory pension scheme launched by the Government of India in 2015.  |
| <p>Aim</p>  | <ul style="list-style-type: none"> To create a universal social security system for all Indians, especially the poor, the underprivileged and the workers in the unorganized sector. |
| <p>Features</p>  | <p>1. Target Group:</p> <ul style="list-style-type: none"> Aimed at workers in the unorganised sector, who often lack formal pension coverage. Initially available to all citizens of India between 18 and 40 years of age. <ul style="list-style-type: none"> With effect from 1st October 2022, individuals paying income tax are not eligible to join the scheme. <p>2. Defined Pension Benefit:</p> <ul style="list-style-type: none"> Guaranteed minimum pension at the age of 60 years ranging between Rs.1000 to Rs. 5000, depending on the contributions by the subscribers. <ul style="list-style-type: none"> The minimum pension is guaranteed by the Government in the sense that if the actual realized returns on the pension contributions are less than the assumed returns for minimum guaranteed pension, such shortfall shall be funded by the Government. On the other hand, if the actual returns on the pension contributions are higher than the assumed returns for minimum guaranteed pension, such enhanced scheme benefits shall be passed on to the subscribers. <p>3. Administering Body:</p> <ul style="list-style-type: none"> Pension Fund Regulatory and Development Authority (PFRDA) <ul style="list-style-type: none"> <i>PFRDA is a statutory regulatory body established in 2003 to promote, develop and regulate the pension sector in India.</i> <p>4. Other Key Features:</p> <ul style="list-style-type: none"> There is no restriction on the number of persons in a family who can join APY. The same pension is payable to spouse after death of Subscriber. |
| <p>Why in News?</p>  | <ul style="list-style-type: none"> Atal Pension Yojana has crossed 8 crore enrolments. <ul style="list-style-type: none"> Women account for 48% of the total enrolment. |



2) Pradhan Mantri Ujjwala Yojana

| | |
|---|--|
| <p>About</p>  | <ul style="list-style-type: none"> Pradhan Mantri Ujjwala Yojana (PMUY) was launched in 2016 to provide free LPG connections to adult women from poor households, promoting health, environmental sustainability and women empowerment by replacing traditional cooking fuels like firewood and cow-dung cakes. |
| <p>Nodal Ministry</p>  | <ul style="list-style-type: none"> Ministry of Petroleum & Natural Gas |
| <p>Features</p>  | <ul style="list-style-type: none"> Under the scheme, cash assistance of Rs. 1600 is given to the beneficiaries to get a deposit-free new connection. Additionally, all PMUY beneficiaries are provided with the first LPG refill and stove (hotplate) free of cost. A targeted subsidy of Rs.300 per LPG cylinder for upto 12 refills per year is also provided to PMUY consumers.  |
| <p>Beneficiaries</p>  | <ul style="list-style-type: none"> Initially, the beneficiaries were identified through Socio Economic Caste Census (SECC), 2011 data. The scope of PMUY was later expanded to cover all the poor families in the country subject to fulfilling the terms and conditions. |
| <p>Why in News?</p>  | <ul style="list-style-type: none"> About 10 crore 33 lakh free LPG connections were given to beneficiaries under Pradhan Mantri Ujjwala Yojana across the country. |

3) Pradhan Mantri Fasal Bima Yojana

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|--|--|
| <p>About</p>  | <ul style="list-style-type: none"> The Pradhan Mantri Fasal Bima Yojana (PMFBY) was launched in 2016 to provide voluntary crop insurance to farmers due to unforeseen events. |
| <p>Nodal Ministry</p>  | <ul style="list-style-type: none"> Administered by the Ministry of Agriculture and Farmers' Welfare. |
| <p>Features</p>  | <ul style="list-style-type: none"> Crops covered: Food crops; Oilseeds; Annual Commercial/Horticultural crops. |





- **Premium:** PMFBY follows the principle of **“One Nation, One Crop, One Premium”**, and there is a **uniform premium of 2%** to be paid by farmers for all **Kharif crops** and **1.5%** for all **Rabi crops**. For **annual commercial and horticultural crops**, the premium to be paid by farmers will be **5%**.
 - The balance premium is **shared by the Central and State Government** on a **50:50** basis and **90:10** in case of **North Eastern and Himalayan States**.
- **Coverage:** The scheme protects farmers from **crop losses caused by non-preventable natural risks** like **droughts, floods, cyclones, hailstorms, pest attacks, and plant diseases**.
 - PMFBY covers the **entire crop cycle** from **pre-sowing to post-harvest** and also **losses due to localized calamities** such as **inundation, hailstorm and landslide risks**.
- **Exclusions:** The scheme excludes losses arising due to **war and nuclear risks, malicious damage and other preventable risks**.
- **Timely Compensation:** PMFBY aims to **process claims within two months of the harvest** to ensure that farmers get the compensation quickly, preventing them from falling into debt traps.
- **Technology-Driven Implementation:** PMFBY integrates **advanced technologies** like **satellite imagery, drones, Unmanned Aerial Vehicle (UAV) and remote sensing** for precise estimation of crop loss, ensuring accurate claim settlements.

Did you know?

- PMFBY is now the **largest crop insurance scheme in the world** in terms of **farmer applications**.

Why in News?

- The Union Agriculture Ministry has recognised the modalities for covering crop loss due to **wild animal attacks and paddy inundation** under the Pradhan Mantri Fasal Bima Yojana (PMFBY).



4) Pradhan Mantri Bhartiya Janaushadhi Pariyojana

| | |
|--|---|
| <p>About</p>  | <ul style="list-style-type: none"> The Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP) was launched in 2008 to provide quality generic medicines at affordable prices to the public through dedicated outlets called Jan Aushadhi Kendras (JAKs). |
| <p>Nodal Ministry</p>  | <ul style="list-style-type: none"> Department of Pharmaceuticals, Ministry of Chemicals & Fertilizers |
| <p>Features</p>  | <ul style="list-style-type: none"> In opening of JAKs, the Government has adopted a franchisee-like model, in which applications from individual entrepreneurs, non-governmental organisations, societies, trusts, firms, private companies, etc. are invited across the country. Medicines are procured only from World Health Organization–Good Manufacturing Practices (WHO-GMP) certified manufacturers for ensuring the quality of the products. <ul style="list-style-type: none"> <i>GMP is the aspect of quality assurance that ensures that medicinal products are consistently produced and controlled to the quality standards appropriate to their intended use and as required by the product specification.</i> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>What are generic drugs?</p> <ul style="list-style-type: none"> A generic drug is a medication created to be the same as an already marketed brand-name drug (original medication developed, patented, and sold by a pharmaceutical company under a specific name or trademark) in dosage form, safety, strength, route of administration, quality, performance characteristics, and intended use. They are equally effective but typically cost 50-80% less because they do not require the same amount of research, development, and marketing costs as brand-name drugs. However, generic versions can only enter the market after the original drug's patent expires (typically 20 years). </div> |
| <p>Implementation</p>  | <ul style="list-style-type: none"> The scheme is implemented by a society registered under the Societies Registration Act, 1860 -- Pharma & Medical Bureau of India (PMBI) [erstwhile Bureau of Pharma PSUs of India (BPPI)]. |
| <p>Why in News?</p>  | <ul style="list-style-type: none"> Currently, a total of 17,610 Jan Aushadhi Kendras have been opened across the country under PMBJP. With a view to augment the reach of Janaushadhi scheme to the citizens, the Government has set a target of increasing the number of JAKs opened across the country to 25,000 by March 2027. |



5) OTHER NOTABLE TOPICS

5.1. Swadesh Darshan

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|---|---|
| <p>About</p>  | <ul style="list-style-type: none"> Swadesh Darshan Scheme was launched in 2015 for the integrated development of theme-based tourist circuits in the country. <ul style="list-style-type: none"> Thematic circuits identified under the scheme include: Eco-tourism, Wildlife, Buddhist, Desert, Spiritual, Ramayana, Krishna, Coastal, Northeast, Rural, Himalayan, Tribal and Heritage. |
| <p>Nodal Ministry</p>  | <ul style="list-style-type: none"> Ministry of Tourism |
| <p>Aim</p>  | <ul style="list-style-type: none"> To boost tourism's economic impact, generate employment, improve youth skills, attract private investment, and safeguard cultural and natural resources. |
| <p>Features</p>  | <ul style="list-style-type: none"> It is a Central Sector Scheme and completely funded by the central government. |
| <p>Recent Update</p>  | <p>Swadesh Darshan 2.0:</p> <ul style="list-style-type: none"> In 2023, the Ministry of Tourism revamped the scheme as Swadesh Darshan 2.0 with the objective to develop sustainable and responsible destinations following a tourist & destination-centric approach. |

5.2. Atal Bhujal Yojana

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|---|---|--|
| <p>About</p>  | <ul style="list-style-type: none"> Atal Bhujal Yojana (Atal Jal) is a Central Sector Scheme which focuses on promoting community-led sustainable groundwater management in water-stressed areas of 7 States, namely Gujarat, Haryana, Karnataka, Madhya Pradesh, Maharashtra, Rajasthan, and Uttar Pradesh. |  |
| <p>Aim</p>  | <ul style="list-style-type: none"> Launched in 2019, the scheme aims at community led sustainable ground water management through convergence of activities. | |



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| | <ul style="list-style-type: none"> It also aims at bringing about behavioural change at the community level through awareness programs and capacity building for fostering sustainable groundwater management. <div data-bbox="359 324 1305 656" style="border: 1px solid black; padding: 5px;"> <p>Did you know?</p> <ul style="list-style-type: none"> Groundwater comprises nearly 99% of Earth's liquid freshwater and offers substantial social, economic, and environmental benefits, including climate resilience. In India, groundwater serves as the primary foundation of agricultural activity and drinking water supply, meeting nearly 62% of irrigation needs, 85% of rural consumption, and 50% of urban demand. </div> |
| <p>Implementation</p>  | <ul style="list-style-type: none"> The scheme, partly funded by the World Bank, is being implemented by the Ministry of Jal Shakti. |

5.3. Jan Shikshan Sansthan

| | |
|---|--|
| <p>About</p>  | <ul style="list-style-type: none"> The Jan Shikshan Sansthan (JSS) Scheme, initially launched as Shramik Vidyapeeth in 1967, aims to provide skill training in a non-formal mode at the doorsteps of the beneficiary through registered non-governmental organisations (NGOs).  |
| <p>Aim</p>  | <ul style="list-style-type: none"> To increase the household income by promoting self/wage employment through skill development training. |
| <p>Beneficiaries</p>  | <ul style="list-style-type: none"> The target beneficiaries of the scheme are non-literates, neo-literates and persons having rudimentary level of education, school dropouts up to class 12th in the age group of 15-45 years. <ul style="list-style-type: none"> Age relaxation is given to Persons with Disabilities and other deserving cases, especially women. The priority groups are women, SCs, STs, OBCs and minorities in the rural areas and urban low-income areas. <div data-bbox="359 1769 1305 1948" style="border: 1px solid black; padding: 5px;"> <p>Did you know?</p> <ul style="list-style-type: none"> With a remarkable 82% of its beneficiaries being women, JSS stands out as a unique scheme empowering females and promoting gender inclusivity. </div> |



| | |
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| <p>Implementation</p>  | <ul style="list-style-type: none"> It is a Central Sector Scheme implemented by the Ministry of Skill Development and Entrepreneurship. |
|--|--|

5.4. Mission Mausam

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| <p>About</p>  | <ul style="list-style-type: none"> Mission Mausam is a central sector scheme, launched in 2024, to boost India's weather and climate-related science, research and services. |
| <p>Nodal Ministry</p>  | <ul style="list-style-type: none"> Ministry of Earth Sciences |
| <p>Features</p>  | <ul style="list-style-type: none"> The Mission envisages making the country “Weather Ready and Climate Smart” with the aim that no weather will go undetected and early warning for all. Its focus includes improving the observations by augmenting various observational networks throughout the country, capacity building, and awareness generation. |
| <p>Recent Update</p>  | <p>BharatFS:</p> <ul style="list-style-type: none"> Under the Mission Mausam, the Bharat Forecast System (BharatFS), an advanced computer simulation model, has been launched by the India Meteorological Department (IMD). BharatFS is the world's highest-resolution operational weather model, operating on a 6-kilometre grid. Developed indigenously by the Indian Institute of Tropical Meteorology (IITM), Pune, BharatFS enhances India's weather prediction resolution from 12 km to 6 km, enabling every village in India to access more precise and location-specific forecasts. <ul style="list-style-type: none"> It makes it the world's first model at such a high resolution for localised forecasts. With this 6 km resolution, the model can capture localized weather phenomena such as thunderstorms, heavy rain spells, lightning, hailstorms and intense heatwaves which often vary sharply even within a district. |



INITIATIVES

1) Atal Innovation Mission

About

- The Atal Innovation Mission (AIM) was launched in **2016** by **NITI Aayog** to create and promote a **culture of innovation and entrepreneurship across the country**.
- AIM's interventions cover **schools, colleges, universities, research institutions, private and MSME sector**.



- Major programmes under AIM include:
 - **Atal Tinkering Labs (ATLs)** in schools: Through these, AIM, is fostering the spirit of creativity and innovation at the school level;
 - **Atal Incubation Centres (AICs):** These centres create a world-class ecosystem for start-ups to flourish;
 - **Atal Community Innovation Centres (ACICs):** ACICs encourage the spirit of innovation with a focus on underserved/unserved regions of the country;
 - **Atal New India Challenges (ANIC):** It aims to identify, fund, and mentor technology-based innovations that address critical sectoral and societal challenges;
 - **Mentor India:** It is a voluntary initiative that invites industry leaders to guide and mentor students in the fields of technical expertise, innovation and design, inspiration or entrepreneurial in nature.

Atal Innovation Mission 2.0

- In 2024, the Union Cabinet approved the continuation of AIM till March 31, 2028.
- AIM 2.0 is designed to strengthen India's innovation and entrepreneurship ecosystem in **three ways**:
 - (a) by **increasing input** (i.e., ushering more innovators and entrepreneurs),
 - (b) by **improving the success rate or 'throughput'** (i.e., helping more startups succeed) and
 - (c) by **improving the quality of 'output'** (i.e., producing better jobs, products and services).

Why in News?

- The Union Government is set to establish 50,000 new Atal Tinkering Labs in schools across the country.

2) Mera Gaon Meri Dharohar

About

- 'Mera Gaon Meri Dharohar' (MGMD) is an initiative of the **Ministry of Culture**, launched in **2023**, to **document the cultural heritage of 6.5 lakh villages of India**.
- The programme, through its comprehensive portal, takes into account the **unique linguistic, cultural and heritage practices of each village**, including temple architecture, folk arts and classical traditions.
- The MGMD programme is being implemented by the **Indira Gandhi National Centre for the Arts (IGNCA)** under the **National Mission on Cultural Mapping (NMCM)**.



Indira Gandhi National Centre for the Arts:

- IGNCA is an Autonomous Trust set up by the Government of India in 1985 under the **Ministry of Culture**.

National Mission on Cultural Mapping:

- To **preserve and promote India's rich cultural heritage**, the **Ministry of Culture** established the **National Mission on Cultural Mapping** in 2017.
- **Implemented by IGNCA**, the mission aims to document India's cultural heritage and its potential to revitalize rural economics.

Why in News?

- 6.38 lakh villages have been identified under the Mera Gaon Meri Dharohar Programme for cultural mapping across the country.

3) OTHER NOTABLE TOPICS

3.1. ASPIRE

About

- 'A Scheme for Promotion of Innovation, Rural Industry, and Entrepreneurship (ASPIRE)' is an initiative of the **Ministry of Micro, Small, and Medium Enterprises (MSME)** aimed at **promoting entrepreneurship and livelihood opportunities in rural areas**.
- Launched in 2015, its core objective is to **create an enabling ecosystem for job creation through skill development, incubation, and support to micro-enterprises**.
- The scheme focuses on setting up **Livelihood Business Incubators (LBIs)**, primarily in rural and underserved areas, to **foster innovation and entrepreneurship**.

3.2. BharatNet

About

- BharatNet is an ambitious project of the Government of India aimed at **providing affordable high-speed internet access to all Gram Panchayats (GPs)** in the country.
- The initiative, launched in 2011, aims to empower rural India, foster inclusive growth, and bridge the gap between urban and rural communities.

- Nodal Ministry: **Ministry of Communications**.

Amended BharatNet Program:

- The project initially aimed to **connect all GPs** across the country.
- In 2023, the government approved the **Amended BharatNet Program (ABP)** to provide **optical fiber connectivity** to **~2.64 lakh GPs** and **~3.8 lakh non-GP villages on demand basis** across the country.

- Optical fiber connectivity uses **thin strands of glass or plastic to transmit data as pulses of light**, enabling ultra-fast, high-bandwidth communication over long distances with minimal signal loss, making it **superior to copper cables** for internet, telecom, and data centers.
- This technology works by **sending digital information as light signals, which reflect internally (total internal reflection) down the fiber core**, allowing for massive data transfer for applications like high-speed internet, video.

Funding:

- BharatNet is primarily funded through the **Digital Bharat Nidhi (DBN)**.

Digital Bharat Nidhi:

- Digital Bharat Nidhi (erstwhile **Universal Service Obligation Fund**) was established under the **Indian Telegraph (Amendment) Act, 2003** in 2002.
- DBN has the mandate to **promote access and delivery of telecommunication service in underserved rural, remote and urban areas**.
- DBN is funded by **Universal Service Levy** charged upon all the **telecom fund operators** on their Adjusted Gross Revenue (AGR).
- The **balance of DBN does not lapse** at the end of the financial year.

Implementation:

- The project is being executed by a **Special Purpose Vehicle (SPV)** namely **Bharat Broadband Network Limited (BBNL)**, which was incorporated in 2012 under the Indian Companies Act 1956.



POLITY

1) Supreme Court's response to Presidential Reference

What's in the news?

- The **Supreme Court** has provided its opinion on a **Presidential reference made under Article 143**.
- In its opinion, it has **largely negated the decision of a two-judge Bench** that was delivered in April 2025.

Article 143:

- Article 143 authorises the **President to seek the opinion of the Supreme Court** in the **two categories** of matters:
 - (a) On **any question of law or fact of public importance** which has arisen or which is likely to arise.
 - (b) On **any dispute arising out of any pre-constitution treaty, agreement, covenant, engagement, or other similar instrument**, which is excluded from the original jurisdiction of the Supreme Court.
- In the **first case**, the **Supreme Court may tender or may refuse** to tender its opinion to the President. But, in the **second case**, the **Supreme Court 'must' tender its opinion** to the President.
- In **both the cases**, the **opinion expressed by the Supreme Court is only advisory and not binding on the President**; he/she may follow or may not follow the opinion.

What was the Presidential reference?

- The current reference is the result of a two-judge Bench judgment in **State of Tamil Nadu vs Governor of Tamil Nadu** in April 2025, that had **specified a timeline of three months for Governors and the President to act on Bills passed by State legislatures**.
- The court held that **decisions by Governors and the President on such Bills are subject to judicial review**.
- It had exercised its extraordinary power under **Article 142** and **granted 'deemed assent'** to Bills passed by Tamil Nadu

assembly that were not assented to by the Governor.

Article 142:

- Article 142 of the constitution grants the Supreme Court the **extraordinary power to pass any order deemed necessary for 'complete justice'** in any case or matter pending before it.
 - It also makes such decree or order **enforceable throughout the territory of India**.
- Article 142 gives the Supreme Court a unique power to **transcend the limitations of law or statute** in order to ensure justice for the parties involved.
- Following the judgment, the present reference had **raised 14 questions**, primarily surrounding the **interpretation of Articles 200**, for the court's opinion.
 - These questions deal with the authority of the courts to prescribe timelines when they are not specified in the Constitution.
 - The reference had questioned whether the actions of Governors and the President can be made justiciable at a stage prior to the enactment of a Bill into a law.

Article 200:

- Article 200 of the Constitution **delineates the powers conferred upon a Governor** when a **Bill**, having been passed by the State legislature, is **presented for assent**.
 - The **only exception** is **Money Bills**, which are deemed to have **automatically received assent**.
- In all other cases, once a Bill has been passed by both Houses of the legislature, the **Governor can exercise one of three options: grant assent, withhold assent and return the Bill to the Assembly for reconsideration, or reserve it for the President's consideration**.
- **Article 200** stipulates that if the Governor decides to **withhold assent**, the **Bill must be returned to the Assembly "as soon as possible"**, accompanied by a request to



reconsider the proposed legislation or suggest amendments.

- However, if the **Assembly**, upon such reconsideration, **passes the Bill with or without the amendments**, the **Governor is constitutionally obliged to grant assent**.
- While it mandates prompt action, it **stops short of prescribing a definitive timeline**. This constitutional silence has often been exploited by Governors to **indefinitely delay action** on a Bill without formally returning it — a tactic colloquially known as the **“pocket veto.”**

What is the current opinion?

- A **five-judge Bench of the Supreme Court** delivered its opinion on the questions raised.
- The court held that the **Governor has three constitutional options under Article 200** when a Bill passed by State legislature is presented for his/her assent, namely **to assent**, or **withhold assent and return the Bill to legislature with comments** or **reserve the Bill for consideration of the President**.
- The **Governor enjoys discretion** in choosing from these three options and is **not bound by the aid and advice of the Council of Ministers**.
- The **discharge of functions by the Governor under Article 200 is not justiciable** but in case of **glaring circumstances of prolonged and unexplained inaction**, the court can issue a **“limited mandamus”** for the Governor to discharge his/her function on Bills presented.
- In the **absence of constitutionally prescribed time limits**, the court cannot **judicially prescribe timelines** for action by the President or Governor.
- The **decisions of the President and Governor under Articles 201 and 200** respectively are **not justiciable before a Bill is enacted into a law**.
 - *Article 201 states that the President may either assent to a bill or withhold*

assent when it is reserved by the Governor.

- Finally, the **powers of the Supreme Court under Article 142 cannot substitute the powers vested on the President/Governor** under the Constitution. Hence, there is **no allowance for the concept of ‘deemed assent’ of Bills**.

2) SC strikes down provisions of Tribunal Reforms Act

What's in the news?

- The Supreme Court has **struck down key provisions of the Tribunals Reforms (Rationalisation and Conditions of Service) Act, 2021** related to the **appointment, tenure, and service conditions of tribunal members and presiding officers**, stating that these violated the principles of separation of powers and judicial independence.
- The court also directed the Centre to constitute a **National Tribunals Commission** within four months to ensure independence, transparency, and uniformity in the appointment, administration, and functioning of tribunals across the country.

What are Tribunals?

- Tribunals are institutions established for **discharging judicial or quasi-judicial duties**.
- The objective may be to **reduce case load of the judiciary** or to **bring in subject expertise for technical matters**.
- The **Supreme Court** has ruled that **tribunals, being quasi-judicial bodies, should have the same level of independence from the executive as the judiciary**.

Constitutional Provisions:

- In 1976, **Articles 323A and 323B** were inserted in the Constitution of India through the **42nd Amendment**.
 - **Article 323A** empowered **Parliament** to constitute **administrative Tribunals (both at central and state level)** for adjudication of matters related to



recruitment and conditions of service of public servants.

- **Article 323B** specified certain subjects (such as taxation and land reforms) for which **Parliament or state legislatures** may constitute tribunals by enacting a law.
- In 2010, the **Supreme Court** clarified that the **subject matters under Article 323B are not exclusive**, and **legislatures are empowered to create tribunals on any subject matters under their purview** as specified in the **Seventh Schedule** of the Constitution.

Did you know?

- The **Income Tax Appellate Tribunal** was established in **1941** as the first Tribunal in India. The objective was to reduce the workload of courts, expedite adjudication of disputes, and build expertise on tax matters within the Tribunal.

Tribunals Reforms (Rationalisation and Conditions of Service) Act, 2021:

- In 2021, the Supreme Court **quashed several provisions of the Tribunal Reforms (Rationalisation and Conditions of Service) Ordinance, 2021** and found that they infringed upon the principles of judicial independence and the separation of powers.
- After the apex court verdict, the government came up with the **Tribunal Reforms Act, 2021** with provisions almost identical to those that were struck down.
- The Act **abolishes certain appellate tribunals**, including the Film Certification Appellate Tribunal, and **amends various terms related to the appointment and tenure of judicial and other members** of various tribunals.

Highlights of the Judgment

- The court specifically invalidated provisions of the 2021 Act including **Section 3**, which **mandated a minimum age of 50 years for appointment as a chairperson or member** of a tribunal.

- The verdict held that this restriction arbitrarily excluded young and competent advocates and experts.
- It also **set aside Section 5** of the Act, which **fixed the tenure of chairpersons and members of tribunals at four years**, noting that this provision undermines security of service and institutional independence.

3) VB-G RAM G Bill, 2025

What's in the news?

- The President of India has given assent to the **Viksit Bharat—Guarantee for Rozgar and Ajeevika Mission (Gramin) (VB—G RAM G) Bill, 2025** which replaces the the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), 2005.
- Its stated objective is to **align rural development with the national vision of Viksit Bharat (Developed India) @2047**.

MGNREGA:

- MGNREGA was enacted in 2005 to provide **at least 100 days of guaranteed wage employment** in a financial year to **every rural household whose adult members volunteer to do unskilled manual work**.
- Another aim of MGNREGA is to **create durable assets** (such as roads, canals, ponds, and wells).
- The **Ministry of Rural Development** is monitoring the entire implementation of the MGNREGS in association with state governments.

Key Provisions:

- In addition to 100 days of guaranteed employment, there is a provision for upto **additional 50 days of unskilled wage employment** in a financial year in **drought/natural calamity notified rural areas**.
 - The **State Governments** may make provision for providing **additional days** beyond the period guaranteed under the Act from their **own funds**.
- Roughly **one-third of the stipulated work force** must be **women**.



- **Work site facilities** such as creche, drinking water and shade have to be provided.
- Employment is to be provided **within 5 km of an applicant's residence**, and **minimum wages** are to be paid.
- If work is not provided within 15 days of applying, applicants are entitled to an **unemployment allowance**.
- **MGNREGA wage rates vary from state to state** and are revised by indexing them to the **Consumer Price Index-Agricultural Labourers (CPI-AL)** for a particular state.
- **Social Audit** of works by Gram Sabha is **mandatory**, which lends to accountability and transparency.

Funding & Implementation:

- The Act **incentivises States** to provide employment, as **100 per cent of the unskilled labour cost** and **75% of the material cost** of the programme is **borne by the Centre**.
- MGNREGA is to be implemented mainly by **gram panchayats (GPs)**.
 - Plans and decisions regarding the **nature and choice of works** to be undertaken, the **order** in which each work is to be triggered, **site selection** etc. are all to be made in open assemblies of the **Gram Sabha** and **ratified by the GP**.

Key Provisions of the VB-G RAM G Bill

- **Increased Employment Guarantee:** The Bill raises the **statutory guarantee of wage employment from 100 days to 125 days** per financial year for **every rural household whose adult members volunteer for unskilled manual work**.
- **New Funding Pattern:** Unlike MGNREGA, where the **Centre bore 100% of the wage bill**, the new Bill introduces a **shared funding model**:
 - **90:10 ratio:** For North-Eastern states, Himalayan states (Uttarakhand, HP), and J&K.
 - **60:40 ratio:** For all other states with legislatures.
- **Mandatory Agricultural Pause:** For the first time, the scheme **mandates a 60-day pause in employment works during peak**

agricultural seasons (sowing and harvesting) to ensure labour is available for farm activities.

What makes Viksit Bharat-G RAM G better than MGNREGA?

| MGNREGA | Viksit Bharat-G RAM G |
|---|---|
| 100 days of wage employment per rural household | 125 days of wage employment per rural household |
| Multiple and scattered categories of works with limited strategic focus | 4 clearly defined priority areas focusing on water security, rural infrastructure, livelihoods and climate resilience |
| Center bears unskilled wage costs, states bear unemployment allowance | State cost-sharing for wages, 60:40 for most states, 90:10 for certain special-category regions |
| No explicit statutory "pause window" | States can notify up to 60 days in a FY when work will not be executed |
| Demand based funding with unpredictable allocations | Normative funding ensuring predictable budgeting while protecting the employment guarantee |
| Gram Panchayat planning is central | Integrates institutionalised convergence and infrastructure planning |

Source: Ministry of Rural Development

- **Normative Allocation:** The Bill provides that the **central government** will determine **state-wise normative allocation** for each financial year. The **parameters** for these allocations will be **prescribed by the central government** under Rules. The **state government will bear any expenditure incurred in excess** of this allocation.
- **Viksit Bharat National Rural Infrastructure Stack & Viksit Gram Panchayat Plans:** All assets created are aggregated into the **Viksit Bharat National Rural Infrastructure Stack**, ensuring a unified, coordinated national development strategy. Planning is decentralised through **Viksit Gram Panchayat Plans**, which are prepared locally and spatially integrated with national systems.
- **Thematic Areas:** Works will focus on **four thematic domains**: (i) water security, (ii) rural infrastructure, (iii) livelihood-related infrastructure, and (iv) mitigation of extreme weather events.
- **Use of Technology:** The Bill provides for using: (i) biometric authentication for transactions, (ii) geospatial technology for planning and monitoring, (iii) mobile application-based dashboards for real-time tracking, and (iv) weekly public disclosure systems.
- **Disbursement of Wages:** The disbursement of daily wages shall be made on a **weekly basis or, in any case, not later**



than a fortnight after the date on which such work was done.

- **Implementing and Monitoring Authorities:** The Bill establishes a **clear institutional framework** to ensure coordinated, accountable, and transparent implementation of the Mission across national, state, district, block, and village levels.
 - **Central and State Gramin Rozgar Guarantee Councils:** Provide policy guidance, review implementation, and strengthen accountability.
 - **National and State Steering Committees:** Drive strategic direction, convergence, and performance review.
 - **Panchayati Raj Institutions:** Lead planning and execution, with **Gram**

Panchayats implementing at least half of the works in terms of cost.

- **District Programme Coordinators and Programme Officers:** Manage planning, compliance, payments, and social audits.
- **Gram Sabhas:** Play a strengthened role in conducting social audits and ensuring transparency through access to all records.



ECONOMY

1) India-Oman CEPA

What's in the news?

- India and Oman have signed a **Comprehensive Economic Partnership Agreement (CEPA)** to boost bilateral trade, generate employment, expand exports, strengthen supply chains, and open new avenues for long-term economic engagement.

Oman:

- Oman is located on the **southeastern edge of the Arabian Peninsula**, bordering the **Arabian Sea** and the **Gulf of Oman**.
- It borders the **Strait of Hormuz** and the **Persian Gulf**.
- Oman shares land borders with **Saudi Arabia**, the **United Arab Emirates**, and **Yemen**, and it shares maritime borders with **Iran** and **Pakistan**.



- Capital: **Muscat**.

Key Provisions of CEPA

- Under CEPA, **Oman** has offered **zero-duty access on 98% of its tariff lines**, covering 99% of India's exports to Oman.
- **India** is offering **tariff liberalization on 78% of its total tariff lines** which covers 95% of India's imports from Oman by value.
 - To safeguard its interest, **sensitive products** have been kept in the **exclusion category** by India without offering any concessions, especially agricultural products, gold and silver bullion, jewellery, and other labour-intensive products.

- The deal also includes **several concessions** that are expected to benefit **India's service sector**.
 - A key highlight is **enhanced mobility for Indian professionals**. For the first time, **Oman** has offered **wide-ranging commitments under Mode 4** (movement of skilled professionals).

Modes of supply of services:

- **International trade in services** typically occurs in any of these four modes of supply:
 - **Cross border trade (Mode 1):** It is the supply of a service from the territory of one country into the territory of another country.
 - **Consumption abroad (Mode 2):** It is the supply of a service in the territory of one country to the consumer of another country.
 - **Commercial presence (Mode 3):** It is the supply of a service by a service supplier of one country, through commercial presence, in the territory of another country.
 - **Presence of natural persons (Mode 4):** It is the supply of a service by a service supplier of one country, through the presence of natural persons of a country in the territory of another country.

- The CEPA further provides for **100 per cent Foreign Direct Investment by Indian companies in major services sectors in Oman through commercial presence**, opening a wide avenue for India's services industry.
- The agreement will also promote **cooperation in AYUSH, wellness, healthcare, and medical tourism**.

Why does the pact matter?

- Oman is an **important strategic partner** in the region and is a **key gateway for Indian goods and services** to the wider Middle East and Africa.



- **India-Oman bilateral trade** stood at about **\$10.5 billion** in 2024-25, with **India running a trade deficit** largely due to energy and fertilizer imports.
- Nearly **7 lakh Indian nationals** live in Oman, and India receives around **\$2 billion in remittances annually** from the country.
- This is India's **second CEPA with a Gulf Cooperation Council member** after the **United Arab Emirates (UAE)** agreement implemented in 2022.

Gulf Cooperation Council (GCC):

- GCC is a **regional, intergovernmental, political, and economic union** comprising **Bahrain, Kuwait, Oman, Qatar, Saudi Arabia, and the United Arab Emirates.**



- GCC was established in **1981** in **Riyadh, Saudi Arabia** in view of their special relations, geographic proximity, similar political systems based on Islamic beliefs, joint destiny and common objectives.
- The official language is **Arabic**. The Secretariat is located in **Riyadh**.

- For **Oman**, this is its **first bilateral trade agreement** since signing one with the **US in 2006**.

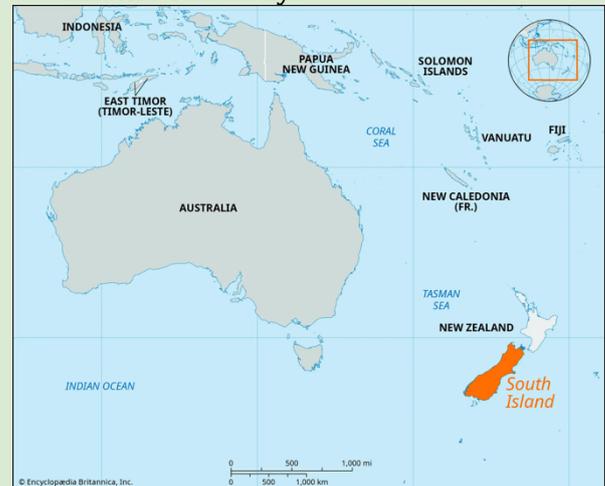
2) India-New Zealand FTA

About

- India and New Zealand have announced the successful conclusion of negotiations for a comprehensive Free Trade Agreement (FTA).
- The India-New Zealand FTA is hailed for being **one of India's fastest concluded**, completed in a **record time of nine months** after being announced in March 2025.

New Zealand:

- New Zealand is an **island country in the South Pacific Ocean**.
- Its two main islands, **North and South Islands**, are separated by the **Cook Strait**.
- **Australia**, its nearest neighbour, is **1,600 kilometres** away.



- New Zealand has been **shaped by volcanic activity** and some of its volcanoes are still **active**.
- Capital city: **Wellington**.

Highlights of the Agreement

- **India** will receive **zero-duty market access** for all its exports to **New Zealand**. In return, **India** will relax tariffs on **95% of imports** from **New Zealand**.
- On the investment front, **New Zealand** has committed to **facilitating investments worth \$20 billion** into **India** over the **next 15 years**.
- The agreement also includes **cooperation in agriculture** through **Centres of Excellence** for **apples, kiwifruit and honey**, while **safeguarding sensitive sectors** by **excluding dairy and agricultural items** such as **dairy, sugar, spices and edible oils** from market access commitments.
- The deal also makes provisions for the **support and mobility of Indian skilled workers**.
- For the **first time**, **New Zealand** has agreed to **facilitate trade in Ayurveda, yoga, and traditional medicine services** with **India**.

Significance

- The FTA **enhances market access** for **Indian exports** to **New Zealand**, while



proving to be a **gateway to Oceania and Pacific Island markets**.

- The **Indian diaspora in New Zealand constitutes 5% of its population**. This creates a promising exchange and opens opportunities for **soft power politics** between the two nations.
- Currently, **India's bilateral merchandise trade with New Zealand stands at \$1.3 billion**. The deal aims to **double this figure over the next five years**.

Did you know?

- This is also **one of the first FTAs negotiated and concluded entirely by a women-led and women-driven team**, from the chief negotiating officer to the ambassador to New Zealand.

Why is India accelerating new FTAs?

- This is **India's third FTA this year**, after agreements with **the U.K. and Oman**.
- By engaging with the **Pacific, West Asia, and Africa** as trade partners, India is leveraging its position and promoting realignments through bilateral engagements and FTAs.
- **Diversification of trade partners** means that India **doesn't have to be dependent on traditional markets** such as the EU, the U.S., and China.

3) SIDBI

About

- Small Industries Development Bank of India (SIDBI) was set up in **1990** under an **Act of Indian Parliament**.
- It is mandated to serve as the **principal financial institution for promotion, financing and development of the Micro, Small and Medium Enterprise (MSME) sector**.
- SIDBI **facilitates and strengthens credit flow to MSMEs** and **addresses both financial and developmental gaps in the MSME eco-system**.



- The Bank executes its mandate through-
 - **Indirect Lending:** Based on multiplier effect/ larger reach in financing the MSME sector and is undertaken through Banks, SFBs, NBFCs, MFIs and New Age Fintechs.
 - **Direct Lending:** Aims to fill the existing credit gaps in the MSME sector and is undertaken through demonstrative and innovative lending products.
 - **Fund of Funds:** Boosts entrepreneurship culture by supporting emerging startups through the Fund of Funds channel.
 - **Promotion and Development:** Promoting entrepreneurship and handholding budding entrepreneurs for holistic development of MSME sector through credit-plus initiatives.
 - **Facilitator:** Playing a facilitator through roles like Nodal Agency for the MSME oriented schemes of the Government.
- The **Shares of SIDBI** are held by the **Government of India and twenty-two other institutions / public sector banks / insurance companies owned or controlled by the Central Government**.

Why in News?

- The Union Cabinet has approved an equity infusion of ₹5,000 crore into SIDBI, a move aimed at strengthening credit flow to MSMEs.

4) CoalSETU

What's in the news?

- The Union Cabinet has approved **CoalSETU (Coal Seamless, Efficient & Transparent Utilisation)** — a **new auction window that allows coal acquired through auctioning to be utilised for any industrial use or export, removing end-use restrictions**.



- The decision **modifies the existing Non-Regulated Sector (NRS) Linkage Auction Policy of 2016**, which restricts linkages to **specified end-use sectors** such as cement, steel, sponge, iron, and aluminium, etc.
- Effectively, CoalSETU would now **allow guaranteed supply deals (coal linkages) obtained through auctions** to be utilised for **own consumption, export, or any other purpose** (including coal washing), **except for resale in the country.**
 - *Coal washing or beneficiation is a process of mechanical separation of impurities (ash) from coal, making it suitable for particular use.*
- Companies will be allowed to **export up to 50% of their allotted coal** and may use it **flexibly across their group companies.**
- The policy **bars traders from participating in the auctions** to avert market distortion.
- Additionally, **coking coal would not be offered** under the window considering the **availability of metallurgical coal being domestically limited.**

Coking coal:

- **Metallurgical coal**, also known as **met and coking coal**, is a **naturally occurring sedimentary rock found within the earth's crust.**
- Met coal encompasses a **wide range of quality grades** including hard coking coal, semi-hard coking-coal, semi-soft coking coal and pulverised coal for injection (PCI). All are used to **make steel.**
- Met coal typically contains **more carbon, less ash and less moisture than thermal coal**, which is used for electricity generation.

Significance

- **Coal is the bedrock of India's economic growth story** as it continues to **power above 70 per cent of the country's electricity**, while being a key resource of major industrial sectors.
- **India's coal production** has been on a **rising trajectory. India crossed the landmark of one billion tonnes of coal**

production in a single year for the first time in 2024-25.

- The move aims at **simplifying procedures, boost ease of doing business and ensure faster utilisation of India's coal reserves.**
- It also aligns with the **wider opening up of the coal sector for commercial mining**, where **end-use restrictions had already been removed.**

5) MPC cuts Repo Rate to 5.25%

Monetary Policy Committee

- The Monetary Policy Committee (MPC) is a committee of the Reserve Bank of India (RBI) which is entrusted with the task of **fixing the benchmark policy interest rate (repo rate) to contain inflation within the specified target level.**

- The **Repo Rate** is the interest rate at which the **RBI loans money to commercial banks.**
- Under the **Flexible Inflation Targeting (FIT) framework**, the RBI targets to contain **Consumer Price Index (CPI) based inflation within 4 percent with a tolerance band of (+/-) 2 percent.**

- The **Reserve Bank of India Act, 1934** was **amended in 2016** to provide the **statutory and institutionalised framework** for MPC.
- After each meeting, the MPC also announces a **monetary policy stance**, such as accommodative, neutral, or hawkish, to **signal its future approach to interest rates.**

- **Accommodative Stance** (also known as "dovish" or "expansionary"): It means the RBI is willing to expand the money supply and **reduce interest rates** to boost economic growth.
- **Neutral Stance:** It signifies that the RBI is balancing the objectives of controlling inflation and supporting growth and is **flexible to move policy rates in either direction** (up or down) depending on the evolving economic conditions.
- **Calibrated Tightening Stance:** This stance means that while a **rate cut is off the table for the current rate cycle**, **rate hikes may happen in a gradual, measured manner.**



- **Tightening/Hawkish Stance:** It indicates that the RBI's top priority is to control persistently high inflation, even at the cost of slowing down economic growth. This involves **raising interest rates** to curb demand and the money supply in the economy.

Composition & Voting:

- The MPC has **six members: RBI Governor (Chairperson)**, RBI Deputy Governor in charge of monetary policy, **one official nominated by the RBI Board** and remaining **3 members would represent the Government**.
 - **Members appointed by the Central Government** shall hold office for a period of **four years**.
- The MPC is required to **meet at least four times in a year**. The **quorum** for the meeting is **four members**.
- The MPC makes decisions based on **majority vote**. In case of a tie, the **RBI governor** holds the **casting vote**.

Why in News?

- The Monetary Policy Committee has voted unanimously to **reduce the repo rate by 25 basis points (bps) to 5.25%**.
 - *100 bps is equivalent to 1%.*
- The latest rate reduction is expected to **boost liquidity and support economic momentum** at a time when GDP numbers remain strong and inflation continues its downward trajectory.



- After this rate cut, the **Standing Deposit Facility (SDF) rate** under the **Liquidity Adjustment Facility (LAF)** will stand adjusted to **5%** and the **Marginal Standing**

Facility (MSF) rate and the Bank Rate to 5.50%.

Liquidity Adjustment Facility:

- LAF refers to the **Reserve Bank's operations** through which it **injects/absorbs liquidity into/from the banking system**.
- Through the LAF, **banks can access funds** to address **temporary liquidity shortages** or park excess funds to earn interest.
- LAF consists of **overnight** as well as **term repo/reverse repos, Standing Deposit Facility and Marginal Standing Facility**.
- **Eligible Participants in LAF:** Scheduled Commercial Banks (SCBs), Regional Rural Banks (RRBs), eligible Small Finance Banks (SFBs) and eligible Primary Dealers.

Standing Deposit Facility:

- SDF is the rate at which the **Reserve Bank accepts uncollateralised deposits**, on an **overnight basis**, from all **LAF participants**.
- The SDF is also a **financial stability tool** (by absorbing excess liquidity, preventing banks risky lending) in addition to its **role in liquidity management**.
- The SDF rate is placed at **25 basis points below the policy repo rate**.

Marginal Standing Facility:

- MSF is the **penal rate** at which **banks can borrow**, on an **overnight basis**, from the **RBI** by dipping into their **Statutory Liquidity Ratio (SLR) portfolio** up to a **predefined limit (2 per cent)**.
- This provides a **safety valve against unanticipated liquidity shocks** to the banking system.
- The MSF rate is placed at **25 basis points above the policy repo rate**.

Bank Rate:

- The rate at which the **RBI is ready to buy or rediscount bills of exchange or other commercial papers**.
- The Bank Rate acts as the **penal rate charged on banks for shortfalls in**



meeting their reserve requirements (cash reserve ratio and statutory liquidity ratio).

- This rate has been **aligned with the MSF rate** and **changes automatically as and when the MSF rate changes alongside policy repo rate changes.**
- The MPC has decided to **continue with the neutral stance** indicating rates may go up or reduce further.

6) RBI to conduct OMO purchases of Govt. securities to improve liquidity

What are Open Market Operations (OMOs)?

- OMOs are the **market operations conducted by the Reserve Bank of India (RBI)** by way of **sale/purchase of G-Secs to/from the market** with an objective to **adjust the liquidity conditions in the market.**

G-Secs:

- A Government Security (G-Sec) is a **tradable instrument issued by the Central Government or the State Governments.** It **acknowledges the Government's debt obligation.**
- Such securities are **short term** (usually called **treasury bills**, with **original maturities of less than one year**) or **long term** (usually called **Government bonds or dated securities with original maturity of one year or more**).
- In India, the **Central Government issues both**, treasury bills and bonds or dated securities while the **State Governments issue only bonds or dated securities**, which are called the **State Development Loans (SDLs).**
- G-Secs carry practically no risk of default and, hence, are called **risk-free gilt-edged instruments.**
- **Foreign Institutional Investors (FIIs) are allowed** to participate in the **G-Secs market** in India **within the quantitative limits** prescribed from time to time (currently **6%** of outstanding stocks of securities).

- When the RBI feels that there is **excess liquidity** in the market, it resorts to **sale of securities** thereby sucking out the rupee liquidity.
 - Similarly, when the **liquidity conditions are tight**, RBI may **buy securities** from the market, thereby releasing liquidity into the market.

Why in News?

- The RBI has announced to conduct Open Market Operation purchases of government securities of ₹1,00,000 crore to inject liquidity into the system.

7) ONDC

About

- Open Network for Digital Commerce (ONDC) is an initiative of the **Department of Promotion of Industry and Internal Trade (DPIIT), Ministry of Commerce** to create an **open, inclusive and competitive marketplace.**



- Launched in **2021** as a **non-profit company**, ONDC aims to create a **network of interconnected e-marketplaces** through which **sellers can list and sell their products directly to customers.**
- ONDC sets **protocols for cataloguing, vendor match, and price discovery on an open source-basis**, like the **Unified Payments Interface (UPI).**
 - What this means is that **buyers and sellers can transact on ONDC irrespective of whether they are attached to any specific e-commerce portal.**
 - For instance, even if a seller X is registered on platform A, while the consumer is registered on platform B,



the consumer can directly purchase products of seller X without registering on platform A from the ONDC network.

Significance

- ONDC represents a step toward **digital commerce democratization**, shifting it from a **platform-centric model**—where a few e-commerce giants dominate the market—to an **open, interoperable platform** where buyers and sellers can interact regardless of the platforms they're using.
- ONDC aims to **create new opportunities, curb digital monopolies** and by **supporting micro, small and medium enterprises and small traders** and help them get on online platforms by lowering entry barriers.
- Additionally, as sellers of different sizes and from diverse geographies become accessible on the network, **consumers benefit from a wider selection of products and services**, enabling more informed and competitive choices.

Why in News?

- Currently, there are a total of 1.16 lakh+ retail sellers live on the ONDC from over 630+ cities and towns across India.

8) Regional Rural Banks

About

- The Regional Rural Banks (RRBs) were established in **1975** under the provisions of the **Ordinance** promulgated in 1975 and **Regional Rural Banks Act, 1976** to provide **financial assistance to different segments of the rural population**.
- Established based on the recommendations of the **Narasimham Committee on Rural Credit**, the main objectives of setting up the RRB is to **provide credit and other facilities, especially to the small and marginal farmers, agricultural laborers, artisans and small entrepreneurs in rural areas**.

Ownership

- Each RRB is **sponsored by a public sector bank**, which provides **assistance** in several ways, such as subscription to its share

capital, managerial and financial assistance, etc.

- RRBs are **jointly owned by the Government of India, the concerned State Government and Sponsor Banks** with the issued capital shared in the proportion of **50%, 15% and 35%** respectively.

Regulation and Oversight

- **NABARD** is entrusted with the responsibility for conduct of **statutory inspections** of RRBs. The **regulatory powers** continue to be vested with the **Reserve Bank of India**.
- The **area of operation** of the RRBs is **limited to few notified districts** in a State.
- The RRBs are required to provide **75% of their outstanding advances as priority sector lending** with primary focus on agricultural credit, including small and marginal farmers, as well as micro entrepreneurs and rural artisans.

Why in News?

- The Finance Ministry has unveiled a **new logo for Regional Rural Banks** to signify a single and unified brand identity.



9) OTHER NOTABLE TOPICS

9.1. Masala Bonds

About

- Masala Bonds are **rupee-denominated bonds** i.e. the funds would be raised from the **overseas market in Indian rupees**.
- They were introduced in **2014**.
- **Eligible Issuers: Companies registered in India** — including public sector undertakings, banks, and infrastructure investment trusts — are permitted to issue Masala Bonds.
- To reach a broader pool of investors, these bonds are **typically listed on major**



international platforms such as the London Stock Exchange or Singapore Exchange.

Advantages of Masala Bonds

- They were introduced by the Reserve Bank of India to encourage foreign investment and reduce India's reliance on external commercial borrowings in foreign currencies.
- These bonds are directly pegged to the Indian currency. So, investors will directly take the currency risk or exchange rate risks.
 - For instance: If the value of Indian currency falls, the foreign investor will have to bear the losses, not the issuer which is an Indian entity or a corporate.

9.2. Ports in India

About

- Ports in India handle around 95% of EXIM Cargo by volume and 70% by value.
- The country hosts 12 major ports and 200+ non-major (minor) ports across its coastline.
 - The major ports (governed by the Major Port Authorities Act, 2021) are wholly-owned by the Government of India and operate under the administrative purview of the Ministry of Ports, Shipping and Waterways, while non-major ports fall under the jurisdiction of respective States.
- Major ports are: Deendayal Port (Gujarat), Mumbai & Jawaharlal Nehru Port (Maharashtra), Mormugao Port (Goa), New Mangalore Port (Karnataka), Cochin Port (Kerala), V.O. Chidambaranar, Kamarajar & Chennai Port (Tamil Nadu), Visakhapatnam Port (Andhra Pradesh), Paradip Port (Odisha) and Syama Prasad Mookerjee Port (West Bengal).
 - In 2024, the Union Cabinet approved the setting up of a Major Port at Vadhavan, Maharashtra.

12 Major Ports of India



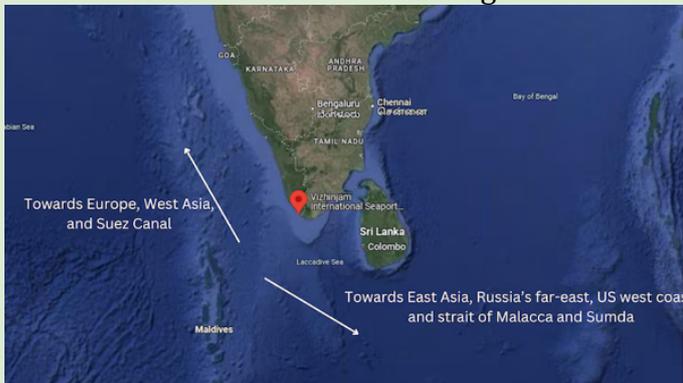
Source: Ministry of Ports, Shipping and Waterways

- Public-Private Partnership (PPP) participation is allowed through a concession agreement for specific projects, berths, or terminals within these major ports.
 - This participation is secured via an open competitive bidding process, where the concessionaire pays revenue share or royalty for a fixed period. Once the concession period concludes, the port assets are returned to the port authority.
- All Major Ports except Kamarajar are administered by the respective Port Trusts, which are autonomous bodies.
 - Kamarajar Port (formerly Ennore Port) is the only corporatised major port and is registered as a company.



Vizhinjam International Deepwater Multipurpose Seaport:

- The **Vizhinjam International Deepwater Multipurpose Seaport** in Kerala, inaugurated in May 2025, marks a strategic shift towards **reducing reliance on foreign ports** like Colombo, Singapore, and Dubai for container handling.



- As **India's first dedicated container transshipment port**, Vizhinjam leverages its **natural draft of about 20 metres, requiring minimal capital dredging**, and its **proximity (just 10 nautical miles) to international shipping routes** linking Europe, West Asia and the Far East — the east-west shipping axis.
 - *A transshipment port is a hub where cargo is unloaded from one ship and reloaded onto another to continue its journey to a final destination, acting as a crucial transfer point for global trade when direct routes are unavailable or inefficient.*
- It is also **India's first semi-automated port** equipped with remote-controlled quay cranes and an **AI-powered vessel traffic management system**.
- The port was **developed under a public-private partnership model** spearheaded by the **Kerala government with Adani Ports and Special Economic Zone Ltd (APSEZ)** as the private partner.

9.3. Securities Appellate Tribunal

About

- Securities Appellate Tribunal is a **statutory body** established under the **Securities and Exchange Board of India Act, 1992** to **hear and dispose of appeals** against orders passed by **SEBI** or by an **adjudicating officer under the Act**.
- SAT also hears and disposes of appeals against orders passed by the **Pension Fund Regulatory and Development Authority (PFRDA)** and the **Insurance Regulatory Development Authority of India (IRDAI)**.
- The Tribunal will have the **same powers as vested in a civil court** while trying a suit.
- SAT has only one bench which sits at **Mumbai**.



सत्यमेव जयते

प्रतिभूति अपीलीय न्यायाधिकरण

SECURITIES APPELLATE TRIBUNAL

Composition:

- SAT consists one **Presiding Officer** and such number of **Judicial and Technical Members** as the **Central Government** may determine.
- The person so appointed as the **Presiding Officer** should meet with the **following requirements**:
 - The retired or sitting **Judge of the Supreme Court**;
 - The retired or sitting **Chief Justice of a High Court**;
 - The retired or sitting **Judge of High Court**, who has completed **at least seven years of service** as a Judge in a High Court.
- The **tenure** for Presiding Officer and Members will be **five years** from the date of appointment or re-appointment.

Appeal:

- Every person aggrieved by any order or decision of Securities Appellate Tribunal can file an **appeal to the supreme court**.



AGRICULTURE

1) National Makhana Board

About Makhana

- Makhana (commonly known in English as **fox nut**) is the **dried edible seed of the prickly water lily or gorgon plant** (*Euryale ferox*). This plant is found in **freshwater ponds throughout South and East Asia**.
- The edible part of the Makhana consists of small, round seeds that have an outer layer ranging from black to brown. This has led to it being referred to as the **'Black Diamond.'**



- After processing, these seeds are often consumed as popped snacks known as **'lava.'** Makhana is **highly nutritious** and provides an **excellent source of carbohydrates, protein, and minerals**.

Production in India:

- **India** is the **largest producer of makhana in the world**, accounting for **nearly 80 per cent of global production**.
- **Bihar** accounts for around **90 per cent of India's makhana output**.
 - **GI-tagged Mithila Makhana** has already been shipped to overseas markets, and the government is promoting consignments to countries including the UAE, the US and other Western markets.

Climatic Conditions for Makhana Cultivation:

- Makhana is an **aquatic crop** and is mainly grown in **tropical and subtropical regions**.

- It is traditionally cultivated in **stagnant water bodies** such as ponds, land depressions, lakes, ditches, or wetlands with **shallow water depths of up to 4-6 feet**.



- For optimal growth and development, Makhana requires a **temperature range of 20-35°C**, **relative humidity of 50-90%**, and **annual rainfall between 100-250 cm**.

National Makhana Board

- In September 2025, Prime Minister Narendra Modi launched the **National Makhana Board in Purnea, Bihar** - a move first announced in the **Union Budget 2025** to help scale up production, processing and exports of makhana.

Why in News?

- The first board meeting of the National Makhana Board was held recently.

New Central Sector Scheme for Development of Makhana

- The government has also launched a new **Central Sector Scheme to modernise and expand the makhana sector**.
 - The scheme, which will run from 2025-26 to 2030-31, aims to **develop the entire value chain from farm to export**.
 - Its primary focus areas include **research and innovation, the production of quality seeds, and extensive farmer capacity building**.



ENVIRONMENT

1) Air Quality Index

About

- Air Quality Index (AQI) is a **number**, which is a **measure of air quality**. The **higher the AQI, the worse the air**.
- The **colour-coded AQI index** was launched by the Government of India in **2014**, and it helps the public and the government understand the **condition of the air** and what subsequent measures are to be taken to combat the situation, based on its severity.

AQI Category Associated Health Impact

| | |
|-------------------------------------|---|
| Good (0 to 50) | Minimal impact |
| Satisfactory (51 to 100) | May cause minor breathing discomfort to sensitive people |
| Moderately Polluted (101 to 200) | May cause breathing discomfort to the people with lung disease such as asthma and discomfort to people with heart disease, children and older adults |
| Poor (201 to 300) | May cause breathing discomfort to people on prolonged exposure and discomfort to people with heart disease |
| Very Poor (301 to 400) | May cause respiratory illness to the people on prolonged exposure. Effect may be more pronounced in people with lung and heart diseases |
| Severe (401 to 500) | May cause respiratory effects even on healthy people and serious health impacts on people with lung/heart diseases. The health impacts may be experienced even during light physical activity |

- There are **six categories of AQI**, namely **'Good'** (0-50), **'Satisfactory'** (51-100), **'Moderately polluted'** (101-200), **'Poor'** (201-300), **'Very Poor'** (301-400), and **'Severe'** (401-500).
- There are **eight major pollutants** to be taken into account for AQI calculation, viz. **particulate matter (PM 10 and PM 2.5)**, **carbon monoxide (CO)**, **ozone (O3)**, **nitrogen dioxide (NO2)**, **sulfur dioxide (SO2)**, **ammonia (NH3)**, and **lead (Pb)**.

Impact of these pollutants

- Among the more harmful pollutants are those of a **smaller size**, such as **particulate matter (PM) 2.5**, which is an atmospheric particulate matter of diameter smaller than 2.5 micrometres.
- It causes **respiratory problems and reduces visibility**. The particles can only be detected with the help of an electron microscope because they are so small.

- Due to their size, the PM 2.5 particles can **easily bypass the nose and throat and can easily enter the circulatory system**. The particles can also lead to **chronic diseases** such as asthma, heart attack, bronchitis and other respiratory problems.

2) Bioremediation

About

- Bioremediation is the **use of microorganisms** (such as bacteria and fungi) **to degrade the environmental contaminants** (like oil, heavy metals) **into less toxic forms**.
- The microorganisms may be **indigenous** to a contaminated area or they may be **isolated from elsewhere and brought to the contaminated site**.

In-situ Bioremediation Techniques

- It involves **treatment of the contaminated material at the site**.
 - **Bioventing**: Supply of air and nutrients through wells to contaminated soil to stimulate the growth of indigenous bacteria. It is used for simple hydrocarbons and can be used where the contamination is deep under the surface.
 - **Biosparging**: Injection of air under pressure below the water table to increase groundwater oxygen concentrations and enhance the rate of biological degradation of contaminants by naturally occurring bacteria.
 - **Bioaugmentation**: Microorganisms are imported to a contaminated site to enhance the degradation process.

Ex-situ Bioremediation Techniques

- It involves the **removal of the contaminated material to be treated elsewhere**.
 - **Landfarming**: Contaminated soil is excavated and spread over a prepared bed and periodically tilled until pollutants are degraded. The goal is to stimulate indigenous



biodegradative microorganisms and facilitate their aerobic degradation of contaminants.

- **Composting:** Composting is a biological process in which microorganisms, mainly fungi and bacteria, decompose degradable organic waste into humus-like substance in the presence of oxygen. This finished product, which looks like soil, is high in carbon and nitrogen and is an excellent medium for growing plants.
- **Bioreactors:** It involves the processing of contaminated solid material (soil, sediment, sludge) or water through an engineered containment system.

3) National Mission on Natural Farming

About

- The Government of India launched the National Mission on Natural Farming (NMNF) in **2024** to **promote Natural Farming (NF) across the country.**
- It is implemented as a **Centrally Sponsored Scheme** under the **Ministry of Agriculture & Farmers' Welfare.**

Natural Farming:

- Natural Farming is a **chemical free farming, involving livestock** (preferably local breed of cow) **integrated natural farming methods** and **diversified crop systems rooted in the Indian traditional knowledge.**
- It is aimed towards **improving soil health and restoring ecosystems** and **reducing input cost to the farmer** to achieve **greater climate resilience.**
- NF **recognises the interdependence of the natural ecosystem** amongst soil, water, microbiome, plants, animals, climate and **human requirements.**

Objectives of NMNF

- The mission aims to **transition farmers towards natural farming methods** that are **chemical-free and rooted in traditional knowledge systems.**
- These practices promote **agro-ecological principles tailored to local conditions.**
- The Mission has a target of **initiating natural farming in 7.5 Lakh hectare (ha) area across 15,000 clusters, setting up 10,000 need-based Bio-Input Resource Centres (BRC)** for easy availability of NF bio-inputs and **generating awareness among 1 crore farmers** on natural farming.
- Under NMNF, around **2000 Natural Farming Model Demonstration Farms** shall be established and willing farmers will be trained on the natural farming practices, preparation of inputs, etc.
- Further, farmers will be supported by a **simple certification system** and **common national brand** for naturally grown chemical free produce.



SPECIES IN NEWS

1) Hornbill Festival

About

- Conceptualised in **2000**, the Hornbill Festival is a ten day annual tourism promotional event organised by the **State Government of Nagaland** to showcase the state's rich and traditional cultural heritage.
- Dubbed as the "**Festival of Festivals**", this event provides a unique platform for visitors to witness the Naga cultural diversity converging at one venue.



- The festival is named after the **Hornbill**, a culturally significant bird that symbolises beauty and grace in Naga folklore and ritual.

Distribution:

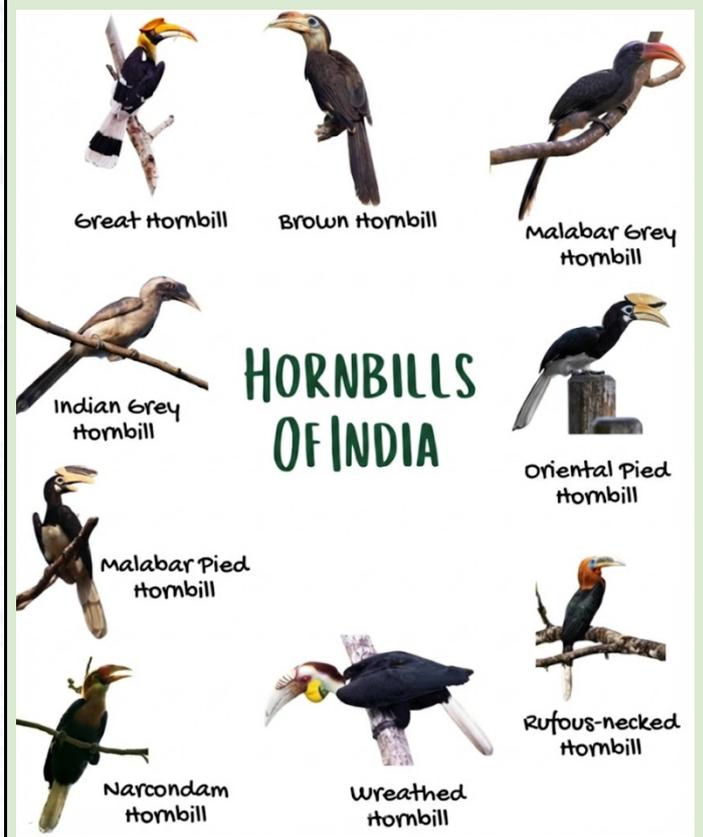
- There are about **62 hornbill species** world-over of which **nine reside in India**.
 - They are: The Great Hornbill, Rufous-necked Hornbill, Wreathed Hornbill, Narcondam Hornbill, Malabar Pied Hornbill, Oriental Pied Hornbill, White-throated Brown Hornbill, Malabar Grey Hornbill, and the Indian Grey Hornbill.
 - **Four of them** are found in the **Western Ghats: Indian Grey Hornbill**, the **Malabar Grey Hornbill (endemic to the Western Ghats)**, **Malabar Pied Hornbill (endemic to India and Sri Lanka)** and the widely distributed **Great Hornbill**, the largest hornbill species in India.
 - The **Narcondam hornbill** is found only on **Narcondam island**, part of the **Andaman and Nicobar Islands**.

Hornbills:

- Hornbills are a family of **tropical and sub-tropical birds** which are found extensively in **Africa, Asia and Melanesia**.
- They are mainly **frugivorous** (fruit-eating) birds and play a **crucial role in seed dispersal**, hence also known as '**Farmers of the Forest**'.

Characteristics:

- The hornbill has acquired its name from a **horn-like projection** called **casque**, which is present on top of its beak. They are flashy birds with **over-sized beaks, bright skin around the eyes and long eyelashes**.
- They are **larger in size** in comparison to other forest birds and generally have a **bright coloured pouch of loose skin on their throat to carry fruits**, their staple food.



- Most hornbill species in India are listed as **Vulnerable** by the International Union for Conservation of Nature (IUCN). The major threats to these birds are **hunting and loss of habitat**.

Why in News?

- The 26th Hornbill Festival was celebrated in the state of Nagaland recently.



INTERNATIONAL RELATIONS

1) India to assume Chairpersonship of Kimberley Process

About

- The Kimberley Process is a **tripartite initiative** involving **governments, the international diamond industry and civil society**, aimed at **preventing the trade in “conflict diamonds”** i.e. rough diamonds used by rebel groups or their allies to finance conflicts that undermine legitimate governments.



- The **Kimberley Process Certification Scheme (KPCS)**, established pursuant to a **UN resolution**, came into effect in **2003** and has since evolved into an effective mechanism for curbing the trade in conflict diamonds.
 - KPCS is enforced individually by KP Participant countries to ensure that rough diamonds in the legitimate supply chain are KP-compliant.
- The Kimberley Process currently has **60 participants** (including **India**), with the **European Union and its Member States** counted as a **single participant**.
- Together, **KP participants** account for **over 99 per cent of global rough diamond trade**, making it the most comprehensive international mechanism governing this sector.

Why in News?

- The Kimberley Process Plenary has selected **India** to assume the

chairpersonship of the Kimberley Process from 1 January 2026.

- This will be the **third time** India has been entrusted with the chair of the Kimberley Process.

2) Biological Weapons Convention

About

- The Biological Weapons Convention (BWC), formally known as “The Convention on the Prohibition of the Development, Production and Stockpiling of Bacteriological (Biological) and Toxin Weapons and on their Destruction”, **prohibits the development, production, acquisition, transfer, stockpiling and use of biological and toxin weapons and their means of delivery.**
- It was the **first multilateral disarmament treaty banning an entire category of weapons of mass destruction (WMD).**
- The Convention was negotiated by the **Conference of the Committee on Disarmament in Geneva, Switzerland** and entered into force in **1975.**
- The Convention has reached **almost universal membership** with **189 States Parties** (including **India**) and **four Signatory States.**

Why in News?

- An international conference was recently hosted by the Government of India to commemorate the 50th anniversary of the Biological Weapons Convention’s entry into force.

3) Thailand, Cambodia Sign Ceasefire Agreement

What’s in the news?

- Thailand and Cambodia have signed a ceasefire agreement to halt fighting along their disputed border.



Contested Border

- The two countries have **disputed their land border ever since it was drawn in 1907 by France**, then the **colonial administrator in Cambodia**.



- The Thai-Cambodia dispute centers on the **11th-century Hindu temple Preah Vihear** (known in Thai as **Phra Viharn**), located along their 800-km shared border.
- Built by the **Khmer Empire**, control of the temple historically shifted between **Siam (Thailand) and Cambodia**.

Did you know?

- The Khmers, ancestors of modern-day Cambodians, also built **Angkor Wat** and governed over most of today's Thailand.
- Although the **International Court of Justice awarded sovereignty to Cambodia** in 1962, **Thailand maintains claims** over the surrounding land.
- The conflict intensified in 2008 after the temple was listed as a **UNESCO World**

Heritage site under Cambodia's bid. This listing triggered political turmoil in Thailand, leading to renewed border tensions.

4) OTHER NOTABLE TOPICS

4.1. United Nations Alliance of Civilizations

About

- The United Nations Alliance of Civilizations (UNAOC) was established in **2005**, as the **political initiative of former UN Secretary-General Mr. Kofi Annan** and co-sponsored by the Governments of **Spain and Türkiye**.
- The **primary mission** of UNAOC is to **forge collective political will and mobilize concerted action** aimed to **improve cross-cultural understanding and cooperation among countries, people, and communities**.
- The activities of the Alliance focus on its **five pillars: education, youth, migration, media and women as peacemakers**.
- UNAOC is **headquartered at the United Nations campus in New York, United States**.



ORGANISATIONS

1) Bureau of Port Security

What's in the news?

- The **Government of India** has constituted the **Bureau of Port Security (BoPS)** as a **statutory body** under the newly established **Merchant Shipping Act 2025**.
 - Refer *SCA Prelims Magazine August Edition* for details about *Merchant Shipping Act 2025*.
- It will function under the **Ministry of Ports, Shipping & Waterways** and will be responsible for **regulatory oversight functions relating to the security of ships and port facilities**.

Why was BoPS created?

- Currently, **coastal security responsibilities** are **shared among multiple agencies** such as the Coast Guard, Central Industrial Security Force (CISF), State maritime police, and the Navy.
- This leads to **challenges in coordination and communication**, and also leads to **possible security gaps**.
- The **BoPS will be a single statutory body for regulatory oversight and coordination**.
- The BoPS will also **address security concerns** such as maritime terrorism, smuggling of arms, drug trafficking, human trafficking and other illicit trafficking, poaching, illegal migration via waterways, piracy, and cybersecurity threats.
- It is expected to include a **dedicated division to protect port IT infrastructure from digital threats**, with a special focus on cybersecurity, and the collection and exchange of security-related information.
- The BoPS will **monitor, counter, and deter such intrusions** and **coordinate with national cybersecurity agencies**.

- As a **statutory body**, the BoPS will have the **legal authority to enforce compliance with international standards**.
- Under the BoPS, the **Central Industrial Security Force (CISF)** is designated as a **Recognised Security Organisation** to prepare standardised plans, conduct security assessments, and train private agencies across **all major and non-major ports**.

2) INTERPOL

About

- International Criminal Police Organization (INTERPOL) is the **world's largest international police organization**, with 196 member countries (including **India**).
- Created in **1923**, it **facilitates cross-border police cooperation** and supports and assists organizations, authorities and services whose mission is to **prevent or combat international crime**.



- It is **not a police force in the traditional sense**—its agents are not able to arrest criminals. Instead, it is more of an **information-sharing network**, providing a way for national police forces to cooperate effectively and tackle international crime ranging from human trafficking and terrorism to money laundering and illegal art dealing.

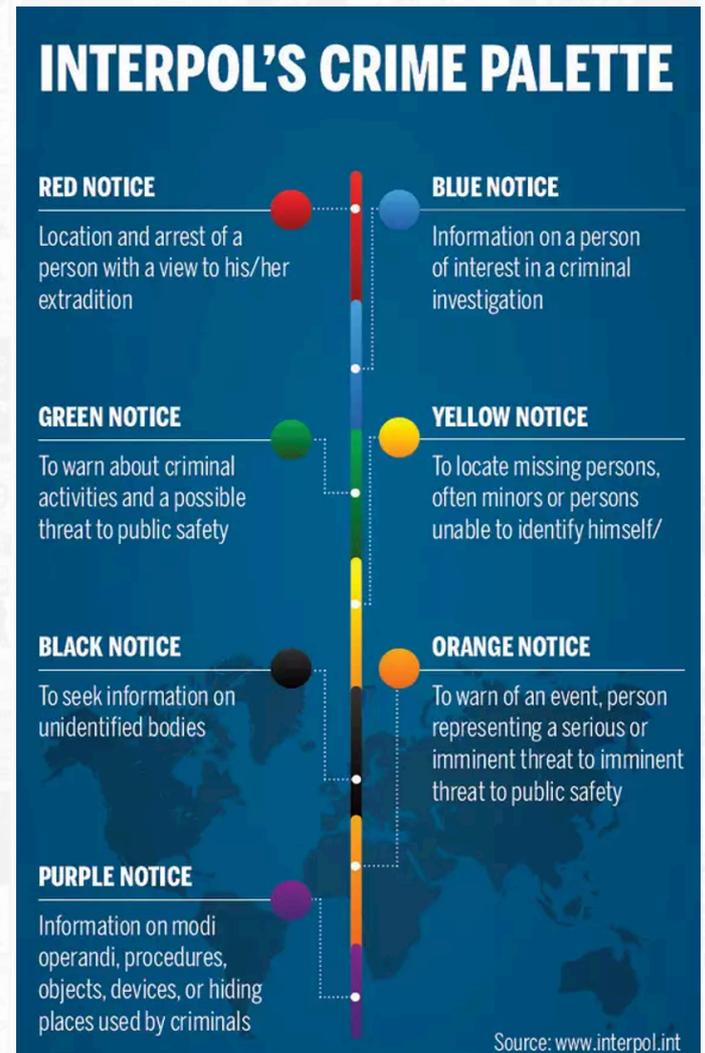


- The **General Assembly** is INTERPOL's **supreme governing body**. It **meets annually** for all important decisions such as finances, resources, and policy.
- The organization is based in **Lyon, France** and operates **centralized criminal databases** that contain fingerprint records, DNA samples and stolen documents.

INTERPOL's Color-Coded Notices

- INTERPOL uses a **system of colour-coded notices as international alerts**. These notices let police forces share critical crime-related information.
- Notices are **issued by the General Secretariat** at the **request of a member country's INTERPOL National Central Bureau**.
 - **Central Bureau of Investigation (CBI)**, is the **National Central Bureau for Interpol in India**, which coordinates with all law enforcement agencies in India for assistance via INTERPOL channels.

Types of Notices



- The best-known of these is the **“Red Notice”**, a notification that a member state would like someone arrested.
- A special category of notices known as the **“INTERPOL — United Nations Security Council Special Notice”** is issued for entities and individuals who are the targets of UN Security Council Sanctions Committees.

Why in News?

- Weeks after a devastating fire at a private nightclub in Arpora, North Goa, that claimed 25 lives, the police have begun proceedings to issue a **Blue Corner Notice** against the property owner.
 - A **blue corner notice** also known as an **“enquiry notice”** allows police forces in member states to **share critical crime-related information** such as obtaining a person's criminal record, and



location and, having his or her identity verified among others.

3) National Commission for Minorities

About

- The National Commission for Minorities was set up as a **statutory body** under the **National Commission for Minorities Act, 1992**.
- The Commission has been entrusted with the **responsibility to safeguard the interests of six notified minority communities based on religion** namely, **Muslims, Christians, Sikhs, Buddhists, Parsis and Jains**.
- The Commission consists of **Chairperson, Vice-Chairperson and five Members**, to be **nominated by the Central Government from amongst persons of eminence, ability and integrity** provided that **five Members including the Chairperson shall be from amongst the minority communities**.
 - **Each Member** holds office for a period of **three years**.
- The Commission while performing its functions has **all the powers of a civil court** trying a suit.

Why in News?

- All posts of Members and the Chairperson in the National Commission of Minorities have been vacant since April 2025.

4) OTHER NOTABLE TOPICS

4.1. Central Bureau of Investigation

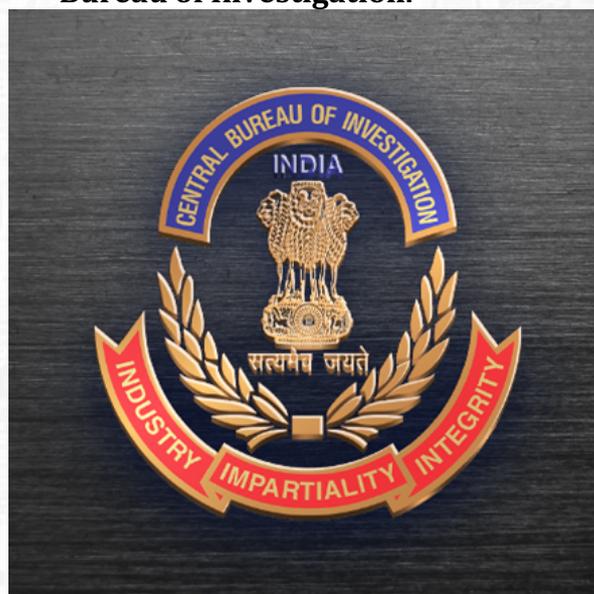
About

- The Central Bureau of Investigation (CBI) is the **premier investigative agency** in India, with a **dual responsibility to investigate grievous cases and provide leadership and direction in fighting corruption to the Police force** across the country.
- It functions under the **Department of Personnel, Ministry of Personnel, Pension & Public Grievances**.
- CBI also acts as an **interface** between the **law enforcement agencies of India and**

other countries to ensure cooperation. It facilitates exchange and sharing of information by these agencies.

Origin

- The CBI traces its origins to the **Special Police Establishment**, a Central Government Police force, which was set up in **1941** by the British to investigate bribery and corruption.
- In **1963**, the Home Ministry expanded its power and changed its name to the **Central Bureau of Investigation**.



Statutory Framework

- CBI derives power to investigate from the **Delhi Special Police Establishment Act (DSPE), 1946**.
- The DSPE Act **grants the CBI power to investigate offences in the Union Territories only**.
- However, in **all the states**, the **CBI needs the consent of the state** to investigate any case relating to that state or having jurisdiction of that state.
 - There are **two kinds of consent: case-specific and general**.
 - **“General consent”** is normally given to help the CBI seamlessly conduct its investigation into cases of corruption against central government employees in the concerned state.



- Otherwise, the CBI would require **consent in every case**.

- The **Supreme Court and High Courts**, however, can order the CBI to investigate such a crime anywhere in the country **without the consent of states**.

Functions

- The CBI was established with a view to **investigate serious crimes** related to Defence of India, corruption in high places, serious fraud, cheating and embezzlement and social crime, particularly of hoarding, black-marketing and profiteering in essential commodities, having all-India and inter-state ramifications.

Difference between the nature of the cases investigated by NIA and CBI

- The **National Investigation Agency (NIA)** has been constituted after the **Mumbai terror attack** in November 2008 mainly for **investigation of incidents of terrorist attacks, funding of terrorism and other terror related crime**, whereas **CBI investigates crime of corruption, economic offences and serious and organized crime other than terrorism**.

Supervision over CBI

- The superintendence of CBI related to **investigation of offences under the Prevention of Corruption Act, 1988** lies with the **Central Vigilance Commission (CVC)** and in **other matters** with the **Department of Personnel & Training (DOPT)** in the **Ministry of Personnel, Pension & Grievances**.

CBI Director

- The **Lokpal and Lokayuktas Act, 2013** governs the **appointment of the CBI director**.
- The CBI director is appointed by the **Central Government** on the recommendation of a **three-member appointment committee** comprising:
 - the **Prime Minister** as the chairperson,
 - the **Chief Justice of India** and
 - the **Leader of Opposition**.

4.2. Central Adoption Resource Authority

About



- The Central Adoption Resource Authority (CARA) is a **statutory body** under the **Ministry of Women and Child Development**.
- It functions as the **nodal body for adoption of orphan, abandoned and surrendered children** through its associated/recognized adoption agencies.
- It **promotes and facilitates in-country adoption** and **regulates inter-country adoption** in accordance with the provisions of the **Hague Convention on Inter-country Adoption, 1993**, ratified by Government of India in 2003.

4.3. International Telecommunication Union

About

- The International Telecommunication Union (ITU) is a **specialized agency of the United Nations** for issues concerning **information and communication technologies (ICTs)**.
- Established in **1865** as **International Telegraph Union** to manage the first international telegraph networks, the **Union's mandate has expanded over the years** to cover the invention of voice telephony, the development of radiocommunications, the launch of the first communications satellites, and most recently, artificial intelligence and metaverse.



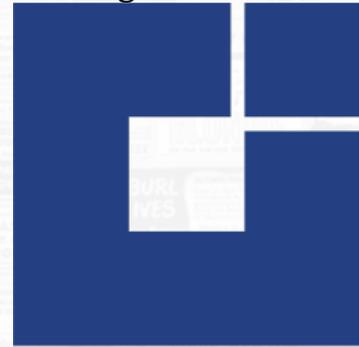


- ITU has **three main areas of activity** organized in **three Sectors**:
 1. **Radiocommunications Sector (ITU-R)**: Regulates the **radio-frequency spectrum** used by radiocommunication services, including satellites;
 2. **Standardization Sector (ITU-T)**: **Sets standards** on various aspects of the global infrastructure of information and communication technologies, ranging from telegraphy to television, broadband to bluetooth; and
 3. **Development Sector (ITU-D)**: **Supports international cooperation** in delivering technical assistance and in creating, developing and improving telecommunication and ICT equipment and networks in developing countries.
- The ITU's membership includes 194 Member States (including **India**) and more than 1000 companies, universities and international and regional organizations.
- The **ITU Constitution and Convention** establishes the **binding and global framework** for international telecommunications.
- The **supreme organ** of the Union is the **quadrennial Plenipotentiary Conference** (held **every four years**), where the Member States decide on the Union's general policies, direction and activities.
- Headquarters: **Geneva, Switzerland.**

4.4. C-DOT

About

- The Centre for Development of Telematics (C-DOT) was established in **1984** as an **autonomous Telecom R&D centre** of the **Department of Telecommunications (DoT), Ministry of Communications.**
- It is a **registered society** under the **Societies Registration Act, 1860.**



सी-डॉट
C-DOT

- C-DOT as a **torch bearer of indigenous telecom R&D** plays a major role to **develop latest technology products** in areas like Optical, Switching, Wireless, Security and Network Management while also working on futuristic technologies like 5G, AI, etc.

4.5. TRAI

About

- The Telecom Regulatory Authority of India (TRAI) is a **statutory body** established in 1997 under the **Telecom Regulatory Authority of India Act, 1997**, to **regulate telecom services, including fixation/revision of tariffs for telecom services** which were earlier vested in the Central Government.
- One of the main objectives of TRAI is to **provide a fair and transparent policy environment which promotes a level playing field and facilitates fair competition in the telecom sector.**





TRAI

- The TRAI Act was amended by an ordinance in 2000, establishing a

Telecommunications Dispute Settlement and Appellate Tribunal (TDSAT) to take over the adjudicatory and disputes functions from TRAI.

- TDSAT was set up to **adjudicate any dispute** between a licensor and a licensee, between two or more service providers, between a service provider and a group of consumers, and to **hear and dispose of appeals against any direction, decision or order of TRAI.**



SCIENCE & TECHNOLOGY

1) Micrometeoroids and Orbital Debris

What's in the news?

- Millions of naturally occurring Micrometeoroids and Orbital Debris (MMOD) orbit the earth, posing a constant threat to all spacecraft and space stations.

What are they?

- **Micrometeoroids** are typically **extremely small**, with sizes ranging from a few micrometres (a millionth of a meter) — the approximate size of a grain of dust — to up to about two millimetres.
 - Most of them (about 80 to 90%) **originate from collisions between asteroids in the Asteroid belt** (between Mars and Jupiter) with a small portion coming from **comets**. They also **travel at extremely high velocities** (about 11 to 72 km/s).
- **Orbital debris** (also called **space debris**) consists of **human-made objects in the Earth's orbit that no longer serve any useful purpose**.
 - The typical average speed of orbital debris is about 10 km/s.
- With **increase in density of space debris**, there could be a theoretical scenario wherein **collisions between them may create a cascade of further collisions, eventually making space travel impossible**, a phenomenon known as the **Kessler Syndrome**.



How is MMOD distributed in space?

- Orbital debris is **mostly concentrated in a "shell" around the Earth in Low Earth Orbit (LEO)** ranging from about 200 km up to 2,000 km altitude.
 - There are hundreds of millions of pieces of orbital debris in the LEO — an estimated 34,000 objects larger than 10 cm (and are accurately tracked) and over 128 million pieces greater than 1 mm in size.
- In contrast, **micrometeoroids exist everywhere in space**, but due to the **Earth's gravity pull their distribution is slightly higher near our planet**.

Regulations

- The **Inter-Agency Space Debris Coordination Committee (IADC)** — an international forum of major space agencies such as NASA, ESA, ISRO, JAXA, etc. — plays a vital technical role by generating the **foundational standards for space debris mitigation**.
- These technical standards form the basis for the **space debris mitigation guidelines** adopted by the **United Nations Committee on the Peaceful Uses of Outer Space (UNCOPUOS)**.
- However, the guidelines are considered as **"soft law"** implying that they are



voluntary, and have **no legally binding enforcement mechanism** to compel the countries to adopt them.

2) Superkilonova

About

- A superkilonova is a **rare and unusually powerful cosmic explosion linked to neutron star mergers**.
- Normally, when **two neutron stars collide**, they **eject heavy radioactive elements** like gold, platinum, and neodymium **whose decay produces light known as a kilonova**, visible in optical and infrared wavelengths.
- A **superkilonova is brighter and longer-lasting** because it has an **additional energy source**. This extra energy may come from hot material falling back onto the merged object or, from a supernova followed by a neutron-star merger, combining both explosions.

Supernova:

- A supernova is what happens when a **star has reached the end of its life and explodes in a brilliant burst of light**.
- Supernovas can **briefly outshine entire galaxies** and **radiate more energy than our sun will in its entire lifetime**.
- They're also the **primary source of heavy elements in the universe**.

Neutron Stars:

- Neutron stars are formed when a **massive star runs out of fuel and collapses**.
- The very central region of the star – the **core – collapses, crushing together every proton and electron into a neutron**.
- If the **core of the collapsing star is between about 1 and 3 solar masses**, these **newly-created neutrons can stop the collapse**, leaving behind a **neutron star**.
 - **Stars with higher masses** will continue to collapse into **stellar-mass black holes**.

- This collapse leaves behind the **most dense object known** – an object with the mass of a sun squished down to the size of a city.
- Since neutron stars **began their existence as stars**, they are **found scattered throughout the galaxy in the same places where we find stars**. And like stars, they can be **found by themselves** or in **binary systems with a companion**.
- **Many neutron stars are likely undetectable** because they simply **do not emit enough radiation**.
- Neutron stars **produce no new heat**. However, they are **incredibly hot when they form and cool slowly**.
- Neutron stars have an **important role in the universe**. Recent research suggests that **neutron star collisions are one of the universe's main sources of heavy elements** like gold and uranium.

Why in News?

- An international research team has reported evidence of a superkilonova event 1.3 billion light years away.
 - *Light-year is the distance light travels in one year.*



3) OTHER NOTABLE TOPICS

3.1. Neurotechnology

About

- Neurotechnology refers to the **field that develops tools and systems to directly interact with the human brain.**
- Goals of this technology are:
 - To **understand brain function.**
 - To **repair or treat neurological conditions.**
 - To **enhance cognitive or sensory capabilities.**
- A key part of this field is the **Brain-Computer Interface (BCI)**, which converts brain signals into commands to control devices like computers, wheelchairs, or prosthetic limbs. BCIs can be non-invasive (using external sensors like EEG) or invasive (using implanted electrodes for better accuracy).
- Currently, neurotechnology is mainly used for **medical purposes**—such as helping paralysed patients move, treating Parkinson’s disease or depression, and studying brain disorders.



REPORTS & INDICES

1) Emissions Gap Report

About

- The Emissions Gap Report is an **annual report** published by the **United Nations Environment Programme (UNEP)**.
- The Report **tracks our progress in limiting global warming well below 2°C and pursuing 1.5°C in line with the Paris Agreement**.
- It provides a science-based assessment of the **gap between estimated future global greenhouse gas (GHG) emissions** if countries implement their climate mitigation pledges, and **where they should be** to avoid the worst impacts of climate change.

United Nations Environment Programme:

- UNEP is the **United Nations' leading global authority on the environment**.
- It was founded as a result of the **UN Conference on the Human Environment (also known as the Stockholm Conference)** in **1972**.
- UNEP is headquartered in **Nairobi, Kenya**.

Why in News?

- The United Nations Environment Programme has published its Emissions Gap Report 2025 titled **"Off Target"**.

Highlights of the Report

- Even if countries fully implement their latest Nationally Determined Contributions (NDCs) under the Paris Agreement, **global temperatures are**

projected to rise by 2.3-2.5 degrees Celsius (°C) this century.

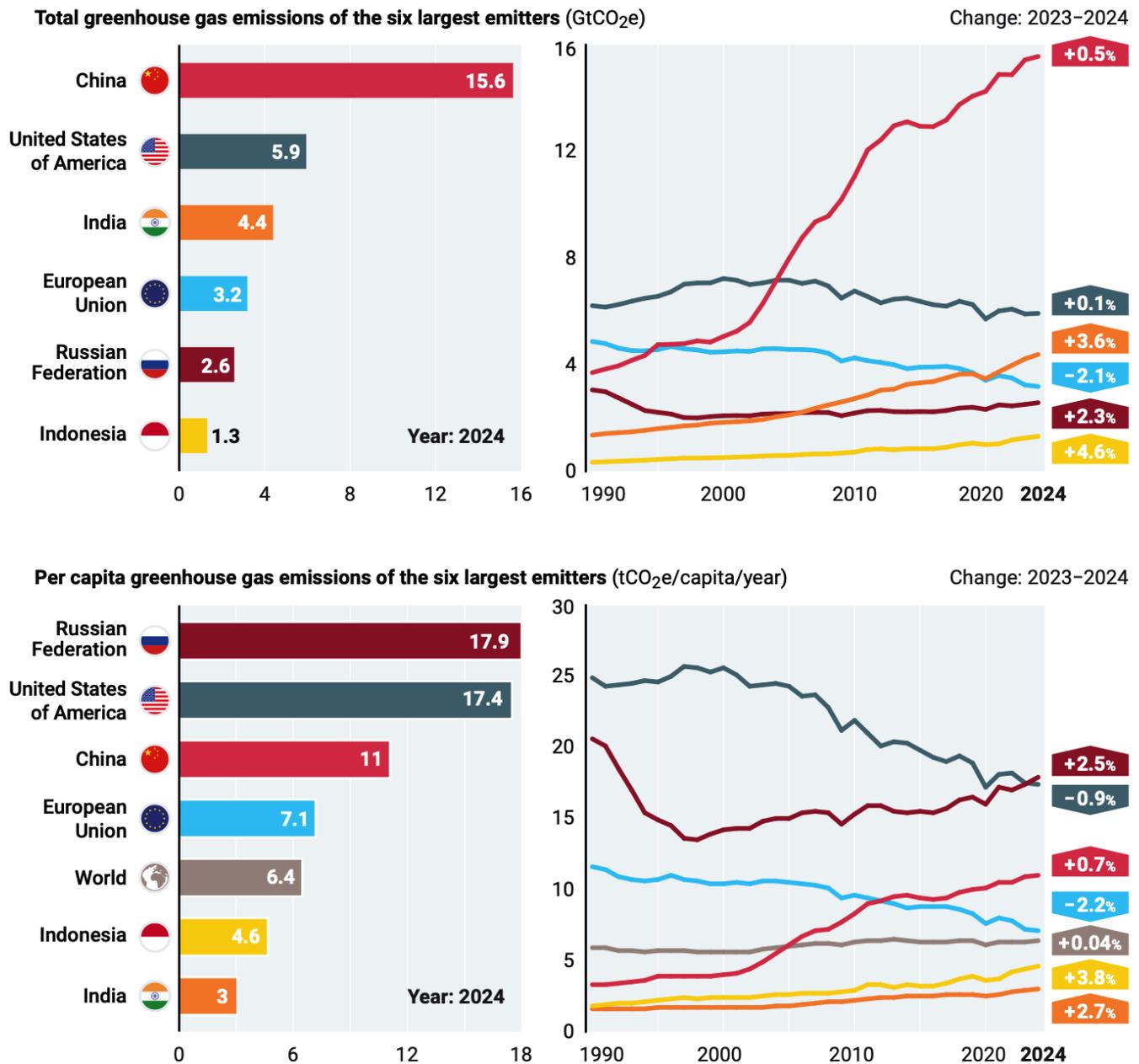
- The report warns that **even temporary overshoots of the 1.5°C limit** could have **devastating, irreversible impacts** — from glacier collapse to coral reef extinction.
- **Global GHG emissions** reached another **record-high: 57.7 GtCO₂e** (giga tonnes of carbon dioxide equivalent) in 2024. This is a **2.3% increase** from levels in 2023.
- The report has found **China** to be the **biggest emitter globally**, followed by the **US and India**.
- The **highest absolute growth in emissions** in 2024 – when compared to its growth in emissions the previous year, 2023 – occurred in **India**, followed by **China and Indonesia**.

Paris Agreement:

- The Paris Agreement is a **universal and legally binding agreement** adopted in **2015** under the **United Nations Framework Convention on Climate Change (UNFCCC)**.
- It aims to **limit global temperature increase to "well below 2°C" above pre-industrial levels, while pursuing efforts to limit it to 1.5°C**.
 - It allows governments to set **emissions-reduction pledges** known as **Nationally Determined Contributions (NDCs)** which are **reviewed every five years**.



Figure 2.4 Total and per capita GHG emissions of the six largest GHG emitters



- The **GHG emissions per capita** (which takes into account the population of the country) were **above the world average of 6.4 tons of CO₂ equivalent (tCO₂e)** in the **United States, the Russian Federation, China and the European Union**.
 - The **GHG emissions per capita for India**, however, were **“significantly” below the world average**.
- The **G20 group** – which India is a part of – accounted for **77% of global GHG emissions** in 2024, excluding the African Union.
- While **temperature rise projections have fallen from 3°C-3.5°C a decade ago** — showing some progress — the report says **global emissions must fall sharply to stay within Paris Agreement limits**: by 35% by 2035 to hold warming to 2°C, and by 55% to remain within 1.5°C.



ART & CULTURE

1) UNESCO Adds Deepavali To Intangible Cultural Heritage List

UNESCO Intangible Cultural Heritage Lists

- According to **UNESCO**, cultural heritage does not end at monuments and collections of objects, but also includes **traditions or living expressions** inherited from our ancestors and passed on to our descendants.
- These include **oral traditions, performing arts, social practices, rituals, festive events, knowledge and practices concerning nature and the universe** or the **knowledge and skills to produce traditional crafts**.
- **UNESCO's Convention for the Safeguarding of the Intangible Cultural Heritage (2003)** aims to ensure better protection of such important intangible cultural heritages (ICH) worldwide and the awareness of their significance.
 - **India** is a **signatory** to the 2003 Convention.
- Under this framework, UNESCO maintains **three key instruments**:
 - 1. Representative List of the Intangible Cultural Heritage of Humanity:**
 - a. This list includes elements that demonstrate the diversity of humanity's intangible heritage, raising awareness of its importance.
 - 2. List of Intangible Cultural Heritage in Need of Urgent Safeguarding:**
 - a. This list highlights heritage facing significant threats, requiring urgent action to ensure its survival, often involving international cooperation.
 - 3. Register of Good Safeguarding Practices:**
 - a. This register showcases successful projects, programs, and activities that best reflect the principles of the UNESCO ICH

Convention, serving as models for others.

Why in News?

- **Deepavali** has been inscribed on **UNESCO's Representative List of the Intangible Cultural Heritage of Humanity** during the **20th Session of the Intergovernmental Committee**, held at the **Red Fort in New Delhi**.

Deepavali:

- Deepavali, also known as Diwali, is celebrated on **Kartik Amaavasya**, which typically falls in **October or November**.
- It marks the **last harvest of the year** and the **start of a new year and new season**.
- The fundamental philosophy of Deepavali encompasses the **celebration of prosperity, renewal, and abundance for all individuals**.
- During this time, people clean and decorate their homes and public spaces, light lamps and candles, set off fireworks, and offer prayers for prosperity and new beginnings.
- It is the **16th Indian element** on this list. **Other UNESCO Intangible Cultural Heritage from India** are:
 1. **Garba of Gujarat (2023)**,
 2. Durga Puja in Kolkata (2021),
 3. Kumbh Mela (2017),
 4. Yoga (2016),
 5. Nowruz (2016),
 6. Traditional brass and copper craft of utensil making (Thatheras of Punjab) (2014),
 7. Sankirtana (Manipur) (2013),
 8. Buddhist chanting of Ladakh (2012),
 9. Chhau dance (2010),
 10. Kalbelia folk songs and dances (Rajasthan) (2010),
 11. Mudi yettu (Kerala) (2010),
 12. Ramman (Garhwal Himalayas) (2009),



13. Kuttiyattam (Sanskrit theatre) (2008),
14. Tradition of Vedic chanting (2008),
15. Ramlila (Traditional performance of the Ramayana) (2008).

2) Pradhan Mantri Rashtriya Bal Puraskar

About

- The Government of India confers the Pradhan Mantri Rashtriya Bal Puraskar (PMRBP) to **children with exceptional abilities and outstanding achievements.**
- It is **awarded annually to children in the age group of 5-18 years in seven categories:**
 - Bravery
 - Art & Culture
 - Environment
 - Innovation
 - Science & Technology
 - Social Service
 - Sports.
- **Eligibility:**
 - Any child who is an **Indian Citizen** and is a **resident of India.**
 - Age Criterion: **5 – 18 years.**
 - The **act/achievement** should be **within 2 years** preceding the last date of nomination.
- **Organized by: Ministry of Women and Child Development.**
- **No. of Awardees: Maximum 25;** may be relaxed by the PMRBP Committee.
- Each awardee of PMRBP is given a **medal, certificate and a citation booklet.**

Why in News?

- President of India Droupadi Murmu conferred the Pradhan Mantri Rashtriya Bal Puraskar on 20 children for their exceptional achievements.

3) OTHER NOTABLE TOPICS

3.1. Ramappa Temple

About

- The **Ramalingeswara Temple**, popularly known as the **Ramappa temple**, is located near **Warangal, Telangana.**

- It is the main **Shiva temple** in a walled complex built during the **Kakatiyan period** (1123–1323 CE) under rulers **Rudradeva and Recharla Rudra.**
- Built using **sandstone**, the temple is a **UNESCO World Heritage Site.**
- Explorer **Marco Polo** had allegedly remarked that the temple was the **“brightest star in the galaxy of temples.”**



Architectural Features

- The temple is situated on a **six-foot-high star-shaped platform** with walls, pillars and ceilings adorned with **intricate carvings.**
- The **foundation of the temple** is built with the **“sandbox technique”**, the flooring is **granite** and the pillars **basalt.**
 - This method involves digging a foundation pit, filling it with a mixture of sand, lime, jaggery (for binding) and karakkaya (black myrobalan fruit), which acts as a shock-absorbing, flexible cushion against seismic waves.
- The lower part of the temple is **red sandstone** while the white gopuram is built with light bricks that reportedly **float on water.**
- The temple’s sculptures of high artistic quality illustrate **regional dance customs** and **Kakatiyan culture.**



DEFENCE & SECURITY

1) India-Russia RELOS

What's in the news?

- **Russia has approved the Reciprocal Exchange of Logistics (RELOS) agreement with India, aimed at enhancing military cooperation between the two strategic partners.**



About RELOS

- Signed initially in February 2025, this pact **enables mutual logistical aid for military operations, joint exercises, training, humanitarian missions, and disaster relief.**
- It allows **access to each other's airspace, ports, bases, refuelling, repairs, and supplies**, cutting bureaucracy and costs.
- The agreement is **reciprocal and non-binding**, designed to ensure mutual benefit while respecting national sovereignty.

Significance

- The agreement will enable the Indian Navy and Air Force to **access Russian military facilities across the Arctic and Pacific Oceans**, and potentially in the **Mediterranean Sea, increasing the operational reach of India.**
- **Russia gains reciprocal access to Indian Ocean ports**, enhancing bilateral interoperability without permanent bases.
- The RELOS agreement with Russia is not a standalone initiative, but **part of India's broader strategy to establish a global**

network of logistics support partnerships.

- Similar pacts have been signed with several key nations, including the **United States (LEMOA), France, Australia (MLSA), Japan (ACSA), and South Korea**, to enable access to military bases, refuelling, repair, and replenishment facilities.

2) Pinaka Rocket System

About

- The **Pinaka Multiple Launch Rocket System (MLRS)** is a **long-range artillery weapon system** developed by **Defence Research and Development Organisation (DRDO)** for the Indian Army.
 - A battery of six Pinaka launchers can fire 72 rockets in just 44 seconds, destroying enemy targets across an area of 1000 metres by 800 metres.
- It was **first deployed** during the **1999 Kargil War.**



- The Pinaka system has also emerged as a major success in the **defence export segment.** It has been procured by **Armenia**, while several European countries, including France, have shown interest in the system.

Why in News?

- India recently achieved a milestone in indigenous defence capability with the successful maiden flight test of the **Pinaka Long Range Guided Rocket (LRGR 120).**



- This latest iteration **extends the system's operational reach to 120 km**, a significant upgrade from its original 37.5 km range.

3) Pralay Missiles

About

- The Pralay missile is an **indigenously developed short-range, surface-to-surface weapon** with a **payload capacity ranging from 500 to 1,000 kg**.
- It is capable of **carrying multiple types of warheads** against various targets at **ranges of up to 500 km**.
- Pralay is equipped with a **solid propellant rocket motor** and incorporates **state-of-the-art guidance and navigation to ensure high precision**.
- The Pralay missile's lethal edge lies in its **quasi-ballistic nature**.
 - Unlike traditional ballistic missiles that follow a high-arching, predictable path governed largely by gravity after the boost phase, Pralay travels on a **flatter, depressed trajectory**.
 - This lower flight profile **reduces the time it remains visible to radar systems**, giving enemy defences a much shorter window to detect, track, and intercept it.
- The missile, which is meant for the **Army and Air Force**, will be the **first ballistic missile in India's missile arsenal meant for conventional (non-nuclear) strikes**.
- It **fills a critical gap in India's missile arsenal between long-range strategic**

systems like the Agni series and **short-range battlefield weapons** such as Pinaka rockets.



Why in News?

- The Defence Research & Development Organisation has successfully carried out two consecutive flight-tests of the Pralay quasi-ballistic missile from the Dr APJ Abdul Kalam Island off the Odisha coast.



MISCELLANEOUS

1) India Wins Squash World Cup

About

- **India** made history by winning its **first-ever Squash World Cup title**, becoming the **first Asian nation** and only the **fourth nation overall** to achieve this feat, joining an elite list featuring Australia, England and Egypt.
- The **host nation** delivered a **campaign without losing a single match**, culminating in a dominant **3-0 victory over top seed Hong Kong, China** in the final at **Chennai's Express Avenue Mall**.
 - The victorious mixed squad comprised **Joshna Chinappa, Abhay Singh, Velavan Senthilkumar** and **Anahat Singh**.



- The triumph marks a significant milestone for Indian squash, **surpassing its previous best of a bronze medal in 2023**.
- This breakthrough comes ahead of **squash's Olympic debut at Los Angeles 2028**, highlighting the win's importance on the global stage.
- The **Squash World Cup**, a premier international team event started in **1996**, featured **12 national teams with two men and two women**.



HIGHLIGHTS FROM OTHER ARTICLES

1) Hindu rate of growth

About

- The term “Hindu rate of growth” was coined by economist Raj Krishna in 1978 to describe **India's slow economic growth after independence**, mainly from the 1950s to the 1980s, when the country's GDP grew only about 3.5-4 per cent per year.
- The phrase suggested that this slow growth came from the “Hindu way of life,” implying a cultural habit of accepting fate or being content with little.

2) PM Modi conferred with Ethiopia's highest honour

News:

- **Prime Minister Narendra Modi** was conferred with **Ethiopia's highest award 'The Great Honour Nishan of Ethiopia'** by his Ethiopian counterpart Abiy Ahmed Ali for his exceptional contribution towards strengthening India-Ethiopia partnership.
 - PM Modi is the **first global head of state** to receive this award.

3) PM Modi conferred with the Order of Oman

News:

- **Prime Minister Narendra Modi** was conferred with the **Order of Oman**, the **Sultanate's uniquely distinct civilian honour** for his contributions to strengthening bilateral ties.
- This is the latest addition to PM Modi's distinguished list of **over 28 highest civilian awards from foreign nations**, including recent honours such as **Kuwait's Order of Mubarak Al-Kabeer**.

4) Exercise Desert Cyclone-II

News:

- The Indian Army recently participated in Exercise Desert Cyclone-II, the second edition of the **India-UAE joint military exercise**, held in **Abu Dhabi**.

5) Exercise EKVURIN

News:

- The 14th edition of the **Joint Military Exercise EKVURIN between the Indian Army and the Maldives National Defence Force (MNDF)** was recently held in Kerala.

6) PM-YUVA 3.0

News:

- The results of the **Prime Minister's Scheme for Mentoring Young Authors (PM-YUVA 3.0)**, implemented by the **National Book Trust, India**, under the **Ministry of Education**, was announced recently.
- The initiative aims to **nurture young writers under 30 years of age**, providing them with **mentorship and exposure** to hone their creative writing skills.

7) Exercise GARUDA SHAKTI

News:

- The 10th edition of the **India-Indonesia Joint Special Forces Exercise GARUDA SHAKTI** was held in **Himachal Pradesh**.

8) Exercise Garuda

News:

- The 8th edition of **Exercise Garuda**, a **bilateral Indo-French air exercise** between the Indian Air Force (IAF) and the French Air and Space Force (FASF), was recently conducted in **France**.

9) Exercise Harimau Shakti

News:

- The 5th edition of the **Joint Military Exercise Harimau Shakti-2025** between the **Indian Army and the Royal Malaysian Army** concluded successfully in **Rajasthan**.



10) Kashi Tamil Sangamam 4.0

News:

- The **Ministry of Education** organised the **fourth edition of Kashi Tamil Sangamam (KTS) 4.0** to **celebrate the deep civilizational links between Tamil Nadu and Kashi**.
- KTS 4.0 was organised around the **Theme “Learn Tamil - Tamil Karkalam”**, with the aim to **promote Tamil learning across India** and foster wider appreciation for India’s classical linguistic and literary heritage.

11) National Career Service Portal

About

- The **Ministry of Labour and Employment** is running the **National Career Service (NCS) Portal** which is a **one-stop solution for providing career related services** including jobs from private and government sectors, job search & matching, career counselling, vocational guidance, skill/training programmes etc. **through a digital platform [www.ncs.gov.in]**.

12) Dutch Disease

About

- Dutch disease is an **economic phenomenon where a boom in one sector** (typically natural resources like oil or gas) causes a country's currency to appreciate, **rendering other sectors**, such as manufacturing, **less competitive and causing them to shrink**.
- Coined in 1977 to describe the Netherlands' manufacturing decline after a 1960s gas discovery, it represents a **paradox where resource wealth hurts the broader economy**.

13) Flex Fuel Vehicles

About

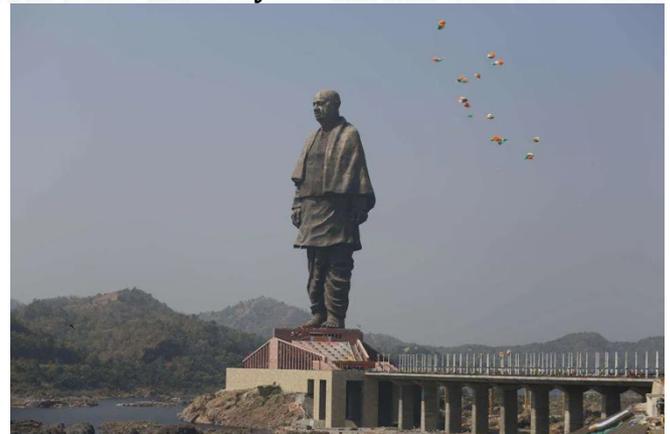
- Flexible Fuel Vehicles (FFVs) are **specially designed vehicles** capable of operating **entirely on gasoline or any blend of gasoline and ethanol (up to 83%)**.

- They use **sensors and engine management systems** to detect the fuel blend and adjust performance accordingly.
- The government has been actively promoting FFVs to **cut down the pollution levels** and the **dependency on conventional fuels**.

14) Statue of Unity

About

- The Statue of Unity is the **world's tallest statue** (with a height of 182 metres) located on **Sadhu Bet island in the Narmada River, Gujarat**.
- It depicts **Sardar Vallabhbhai Patel (1875–1950)**, who was the **first Deputy Prime Minister and Home Minister of Independent India**.
- The statue was inaugurated on 31st October 2018, on the occasion of the **143rd anniversary of Sardar Patel**.



15) Q-day

About

- Q-day refers to the point in time when a sufficiently **powerful quantum computer becomes capable of breaking widely used public-key encryption systems**.
- While this would not lead to an immediate collapse of all digital security, it poses a serious long-term risk: encrypted data intercepted and stored today could be decrypted in the future once such quantum capabilities emerge.



16) Lunarcrete

About

- Lunarcrete is a **proposed construction material for the Moon**, meaning **'concrete made on the moon'**.
- Instead of sand and gravel used on Earth, lunarcrete uses **lunar regolith** – the fine

grey dust and rock covering the Moon as its main ingredient.

- It is being explored to **build habitats, landing pads, and protective structures** for future human settlements on the Moon.



PRACTICE WITH PYQS

1. With reference to 'IFC Masala Bonds', sometimes seen in the news, which of the statements given below is/ are correct? (2016)

1. The International Finance Corporation, which offers these bonds, is an arm of the World Bank.
2. They are the rupee-denominated bonds and are a source of debt financing for the public and private sector.

Select the correct answer using the code given below:

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

2. Regarding 'Atal Pension Yojana', which of the following statements is/are correct? (2016)

1. It is a minimum guaranteed pension scheme mainly targeted at unorganized sector workers.
2. Only one member of a family can join the scheme.
3. The same amount of pension is guaranteed for the spouse for life after the subscriber's death.

Select the correct answer using the code given below

- A. 1 only
- B. 2 and 3 only
- C. 1 and 3 only
- D. 1, 2 and 3

3. Which of the following grants/grant direct credit assistance to rural households? (2013)

1. Regional Rural Banks
2. National Bank for Agriculture and Rural Development
3. Land Development Banks

Select the correct answer using the codes given below

- A. 1 and 2 only
- B. 2 only
- C. 1 and 3 only
- D. 1, 2 and 3

4. Which of the following is not a member of 'Gulf Cooperation Council'? (2016)

- A. Iran
- B. Saudi Arabia
- C. Oman
- D. Kuwait



5. Consider the following pairs (2023)

Port—Well known as

1. Kamarajar Port—First major port in India registered as a company
2. Mundra Port—Largest privately owned port in India
3. Visakhapatnam—Largest container port in India

How many of the above pairs are correctly matched?

- A. Only one pair
- B. Only two pairs
- C. All three pairs
- D. None of the pairs

6. Which of the following statements is/are correct regarding the Monetary Policy Committee (MPC)? (2017)

1. It decides the RBI's benchmark interest rates.
2. It is a 12-member body including the Governor of RBI and is reconstituted every year.
3. It functions under the chairmanship of the Union Finance Minister.

Select the correct answer using the code given below:

- A. 1 only
- B. 1 and 2 only
- C. 3 only
- D. 2 and 3 only

7. In the context of the Indian economy, 'Open Market Operations' refers to (2013)

- A. Borrowing by scheduled banks from the RBI
- B. Lending by commercial banks to industry and trade
- C. Purchase and sale of government securities by the RBI
- D. None of the above

8. Consider the following statements: (2018)

1. The Reserve Bank of India manages and services Government of India Securities but not any State Government Securities.
2. Treasury bills are issued by the Government of India and there are no treasury bills issued by the State Governments.
3. Treasury bills are issued at a discount from the par value.

Which of the statements given above is/are correct?

- A. 1 and 2 only
- B. 3 only
- C. 2 and 3 only
- D. 1, 2 and 3



9. Consider the following statements: (2024)

1. In India, Non-Banking Financial Companies can access the Liquidity Adjustment Facility window of the Reserve Bank of India.
2. In India, Foreign Institutional Investors can hold the Government Securities (G-Secs).
3. In India, Stock Exchanges can offer separate trading platforms for debts.

Which of the statements given above is/are correct?

- A. 1 and 2 only
- B. 3 only
- C. 1, 2 and 3
- D. 2 and 3 only

10. In India, the steel production industry requires the import of (2015)

- A. Saltpetre
- B. Rock phosphate
- C. Coking coal
- D. All of the above

11. With reference to 'Pradhan Mantri Fasal Bima Yojana', consider the following statements: (2016)

1. Under this scheme, farmers will have to pay a uniform premium of two percent for any crop they cultivate in any season of the year.
2. This scheme covers post-harvest losses arising out of cyclones and unseasonal rains.

Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. Both 1 and 2
- D. Neither 1 nor 2

12. Which one of the following was the latest inclusion in the Intangible Cultural Heritage List of UNESCO? (2024)

- A. Chhau dance
- B. Durga puja
- C. Garba dance
- D. Kumbh mela

13. Atal Innovation Mission is set up under the (2019)

- A. Department of Science and Technology
- B. Ministry of Labour and Employment
- C. NITI Aayog
- D. Ministry of Skill Development and Entrepreneurship



14. The term 'Intended Nationally Determined Contributions' is sometimes seen in the news in the context of (2016)

- A. Pledges made by the European countries to rehabilitate refugees from the war-affected Middle East
- B. Plan of action outlined by the countries of the world to combat climate change
- C. Capital contributed by the member countries in the establishment of Asian Infrastructure Investment Bank
- D. Plan of action outlined by the countries of the world regarding Sustainable Development Goals

15. With reference to the Agreement at the UNFCCC Meeting in Paris in 2015, which of the following statements is/are correct? (2016)

1. The Agreement was signed by all the member countries of the UN and it will go into effect in 2017.
2. The Agreement aims to limit greenhouse gas emissions so that the rise in average global temperature by the end of this century does not exceed 2°C or even 1.5°C above pre-industrial levels.
3. Developed countries acknowledged their historical responsibility in global warming and committed to donate \$1000 billion a year from 2020 to help developing countries to cope with climate change.

Select the correct answer using the code given below

- A. 1 and 3 only
- B. 2 only
- C. 2 and 3 only
- D. 1, 2 and 3

16. Consider the following statements: (2010)

The Supreme Court of India tenders advice to the President of India on matters of law or fact

1. on its own initiative (on any matter of larger public interest).
2. if he seeks such advice.
3. only if the matters relate to the Fundamental Rights of the citizens.

Which of the statements given above is/are correct?

- A. 1 only
- B. 2 only
- C. 3 only
- D. 1 and 2

17. With reference to the Constitution of India, prohibitions or limitations or provisions contained in ordinary laws cannot act as prohibitions or limitations on the constitutional powers under Article 142. It could mean which one of the following? (2019)

- A. The decisions taken by the Election Commission of India while discharging its duties cannot be challenged in any court of law.
- B. The Supreme Court of India is not constrained in the exercise of its powers by laws made by the Parliament.
- C. In the event of a grave financial crisis in the country, the President of India can declare a Financial Emergency without the counsel from the Cabinet.



D. State Legislatures cannot make laws on certain matters without the concurrence of the Union Legislature.

18. Among the following who are eligible to benefit from the “Mahatma Gandhi National Rural Employment Guarantee Act”? (2011)

- A. Adult members of only the scheduled caste and scheduled tribe households
- B. Adult members of below poverty line (BPL) households
- C. Adult members of households of all backward communities
- D. Adult members of any household

19. In which of the following regions of India are you most likely to come across the ‘Great Indian Hornbill’ in its natural habitat? (2016)

- A. Sand deserts of northwest India
- B. Higher Himalayas of Jammu and Kashmir
- C. Salt marshes of western Gujarat
- D. Western Ghats

20. In the cities of our country, which among the following atmospheric gases are normally considered in calculating the value of Air Quality Index? (2016)

1. Carbon dioxide
2. Carbon monoxide
3. Nitrogen dioxide
4. Sulfur dioxide
5. Methane

Select the correct answer using the code given below

- A. 1, 2 and 3 only
- B. 2, 3 and 4 only
- C. 1, 4 and 5 only
- D. 1, 2, 3, 4 and 5

Answers:

1. C
2. C
3. C
4. A
5. B
6. A
7. C
8. C
9. C
10. C



- 11. B
- 12. C
- 13. C
- 14. B
- 15. B
- 16. B
- 17. B
- 18. D
- 19. D
- 20. B

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